LOAN FUND BOARD OF IRELAND.

ELEVENTH

ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND,

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 98.

Presented to both Houses of Parliament by Command of Her Majesty.

DUBLIN:
PRINTED BY ALEXANDER THOM, 87, ABBEY-STREET,
FOR HER MAJESTY'S STATIONERY OFFICE.
1849.

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ELEVENTH ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In accordance with their usual custom the Loan Fund Board will premise their Eleventh Report with the following Table, exhibiting the general operations in Ireland during the year 1848.

Counties.	Number of Societies.	Amount Circulated during the Year 1848.	Number of Loans in 1848.	Gross Profit.	Interest on Capital, Expenses of Management, and Bad Debts, also Loss on Notes.	Net Loss.	Net Profit.
		£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim,	5	58,871	12,127	1,693 14 11	2,239 6 3	978 9 1	432 17 9
Armagh,	3	8,987	2,295	378 7 9	692 14 1	314 6 4	—
Carlow,	5	13,040	4,007	526 2 9	577 3 6	110 17 2	59 16 5
Cavan,	6	21,147	5,837	449 5 7	519 19 2	143 3 10	72 10 3
Clare,	3	7,950	2,119	292 19 1	252 2 0	—	40 17 0
Cork,	18	80,797	27,111	2,308 5 5	2,164 13 6	135 16 5	279 8 4
Donegal,	5	26,638	9,501	646 8 7	710 12 5	139 18 8	75 14 9
Down,	1	11,047	1,786	245 10 3	178 19 1	—	66 11 2
Dublin,	4	6,547	1,225	125 16 4	206 18 4	92 7 10	11 5 10
Fermanagh,	4	23,787	5,505	468 15 8	413 1 8	—	55 14 0
Galway,	4	3,910	1,106	156 17 5	297 4 3	140 6 10	—
Kerry,	—	—	—	—	—	—	—
Kildare,	2	7,721	2,630	216 13 2	243 17 11	27 4 9	—
Kilkenny,	9	18,187	4,984	354 0 7	418 9 7	75 16 1	11 7 1
King's,	7	24,178	7,896	859 18 9	757 3 4	63 18 4	166 13 9
Leitrim,	2	6,504	1,898	237 1 3	193 8 9	—	43 12 6
Limerick,	5	23,444	5,770	668 18 5	547 7 6	6 9 11	128 0 10
Londonderry,	3	24,123	6,849	618 3 3	492 17 3	—	125 6 0
Longford,	7	15,144	3,504	463 6 4	611 4 1	170 12 6	22 14 9
Louth,	1	286	124	5 5 8	10 5 6	4 19 10	—
Mayo,	1	3,152	652	—	—	—	—
Meath,	3	15,905	3,324	447 16 1	426 15 5	10 11 1	31 11 9
Monaghan,	5	12,559	3,808	342 2 5	424 16 10	86 9 8	3 15 3
Queen's,	7	41,316	11,289	1,387 9 0	2,163 18 9	885 8 1	108 18 1
Roscommon,	2	9,210	2,295	260 17 10	288 11 10	36 1 8	8 7 9
Sligo,	4	12,845	3,843	306 3 9	317 5 11	31 0 0	19 17 10
Tipperary,	13	41,116	13,749	1,056 15 1	1,224 14 0	309 0 3	141 1 4
Tyrone,	17	80,366	18,380	2,032 17 2	2,099 12 5	268 14 1	201 18 10
Waterford,	6	23,056	5,669	615 10 2	670 3 3	127 10 1	72 17 0
Westmeath,	10	25,243	6,316	841 5 2	1,159 0 6	341 8 2	23 12 10
Wexford,	9	46,394	10,154	1,392 13 2	1,180 4 3	6 7 11	218 16 10
Wicklow,	6	24,395	4,654	733 0 10	650 9 6	21 18 7	104 9 11
Total,	177	717,865	190,407	20,132 1 10	22,133 0 10	4,528 17 2	2,527 17 10

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The following Table will exhibit, as has also been usual, the comparative operations from the period of the Board's First Report:—

Years.	—	No. of Societies Transmitting Annual Accounts.	Amount Circulated.	Total Circulation.	Number of Loans issued or of Pledges received.	Total Number of Loans and Pledges.	Net Profit applicable to Charity.	Total Profit.
			£	£			£	£
1838	In the Returns of the years the Loan Funds and Monts de Piété were not separately classified,	50	—	180,526	—	148,528	—	2,547
1839		157	—	816,473	—	352,469	—	11,047
1840		215	—	1,164,040	—	463,750	—	15,477
1841	Loan Funds, 268 Monts de Piété, 8	276	1,438,598 61,935	1,500,533	411,303 351,408	702,711	14,853 —	14,853
1842	Loan Funds, 300 Monts de Piété, 7	307	1,601,871 46,196	1,738,067	488,702 293,985	782,687	18,967 —	18,967
1843	Loan Funds, 298 Monts de Piété, 7	305	1,650,963 30,878	1,681,841	490,870 178,528	660,398	14,140 —	14,149
1844	Loan Funds, 259 Monts de Piété, 4	263	1,702,918 5,801	1,708,719	488,207 42,632	530,839	8,940 98	9,047
1845	Loan Funds, 255 Monts de Piété, 5	260	1,857,457 12,880	1,870,337	507,339 85,319	592,658	0,695 67	9,762
1846	Loan Funds, 250 Monts de Piété, 5	255	1,770,397 8,104	1,778,591	470,291 48,792	519,083	8,332 72	8,404
1847	Loan Funds, 228 Monts de Piété, 4	232	863,647 3,468	867,115	231,101 21,550	252,651	—	—
1848	Loan Funds, 177 Monts de Piété, 1	178	717,865 1,269	710,134	100,407 10,948	201,355	—	—

It will be seen from the above table, that the Board's anticipation of a considerable falling off in the circulation, expressed in their former Reports, as a consequence of the distressed state of the country, has been fully realized. The circulation in 1846, prior to the famine, was £1,778,591, and in the year ending 31st December last, £710,134.

An important feature in the operations of the past year, and the one to which the Board desire most particularly to attract the notice of the Legislature, is the fact, that the result of the aggregate operations continues to exhibit a loss, in place of any net profit. The loss on the aggregate operations, after paying interest to depositors, expenses of management, and making due allowance for bad debts, amounts, during the past year, to £2,000, on a working capital of £217,119; but, under the distressed state of the country, the Board consider it matter of surprise the loss should have been so little.

There is a feature in the present state of these Institutions which demands attention. By the 45th section of the Act the Board is directed to wind up the affairs of Loan Funds violating their rules, and to appoint Receivers to collect the assets. During the past two years the Board have been compelled to gazette and appoint Receivers to the following Funds:—

Rathvilly,	*Ballingarry* (Tipperary),
Clohamon,	*Edenderry,*
Drumskelt,	*Moyglass,*
New Ross, Charitable,	*Cootehill,*
Carrick-on-Suir,	*Ballysumaghan,*

of which those whose names are printed in *italics* are still in course of winding up.

The course the Board have adopted has been, to appoint some party to the office of Receiver who could be recommended by the Debenture-holders, to take security from him, and to allow him a per-centage on the collection.

The necessity of keeping a constant check upon the accounts of these Receivers, and the correspondence attending thereon, has added considerably to the labours of the Board's officers.

The state of the New Ross Loan Fund, No. 2, was, from the period of its first inspection by this Board, any thing but satisfactory. The affairs of this institution, in place of improving, became worse; and it appearing to the Board that the entire capital would be lost, they gazetted the fund, and took steps to recover the sums held by the Clerk. A sum of £265 7*s.* 8*d.*, after payment of expences, has been lodged to the Board's credit in the Bank of Ireland, pending its final disposal in some charitable or useful local purpose, in conformity with

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the statute; and the Board hold sufficient security for a further sum of £129 11*s.* 8*d.*, still due by the late Clerk.

The wretched state to which large districts of this country have been reduced within the last three years, and the extensive emigration of both borrowers and sureties, in numerous instances, has necessarily involved many Loan Funds in a large amount of bad debts, which must be considered irrecoverable. The Board have not ceased to urge upon the Local Managers the necessity of maintaining as large a rest as possible, to meet contingencies of this nature.

The causes to which the Board adverted in their last Report, continue to operate with reference to the large average cost of the issue of each loan in very many Loan Funds.

The Board refer to the Appendices for further information as to their proceedings during the past year.

(Signed) JOHN BARLOW, *Chairman.*
A. BURGH CROFTON,
WALTER SWEETMAN,
GEORGE H. LINDSAY,
GEORGE ROE,
JOHN LENTAIGNE,
THOMAS HUTTON,
THOMAS M'KENNY
JAMES JOHN BAGOT

(Countersigned)

C. A. J. PIESSE, *Secretary.*

Dublin Castle, May 18, 1849.

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APPENDIX

SYNOPTICAL TABLE, exhibiting the Operation of the

COUNTIES	Number of Societies Reporting in 1848.	Amount of Capital in 1848.	Total Amount Circulated in 1848	Number of Loans issued in 1848.	Sum in Borrowers' hands on 31 December, 1848, exclusive of Bad Debts.	Sum in Treasurers' hands on 31 December, 1848.	Amount of Discount received in 1848.	Amount of Fines received in 1848.
		£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, . .	5	14,090	58,871	12,127	12,858 3 0	1,207 12 1	1,310 16 9	246 19 8
Armagh, .	3	3,211	8,987	2,295	2,318 7 0	267 9 2	149 15 8	131 6 0
Carlow, . .	5	3,478	13,040	4,007	2,797 9 8	236 7 4	273 5 2	205 1 10
Cavan, . .	6	4,703	21,147	5,837	4,154 3 10	546 14 5	352 9 0	59 15 0
Clare, . .	3	2,543	7,950	2,119	2,507 4 9	34 19 0	204 6 5	64 15 9
Cork, . .	18	23,700	80,797	27,111	18,344 6 6	1,733 2 5	1,362 4 7	689 4 7
Donegal, .	5	6,552	26,638	9,501	5,974 17 0	565 6 1	481 12 6	130 5 2
Down, . .	1	2,917	11,047	1,786	2,915 7 0	–	184 2 4	44 12 4
Dublin, . .	4	5,920	6,547	1,225	2,379 19 2	239 1 8	80 15 4	29 11 4
Fermanagh, .	4	5,477	23,787	5,505	4,619 12 0	34 14 7	357 6 8	76 9 5
Galway, . .	4	4,675	3,910	1,106	3,325 13 9	75 17 5	63 14 11	51 16 1
Kerry, . .	–	–	–	–	–	–	–	–
Kildare, . .	2	1,860	7,721	2,630	1,799 15 3	56 15 3	128 13 8	71 8 1
Kilkenny, .	9	7,213	18,187	4,984	3,022 16 0	821 2 2	223 12 6	103 9 7
King's, . .	7	8,187	24,178	7,896	6,803 16 2	567 10 5	544 14 6	219 9 5
Leitrim, . .	2	2,961	6,504	1,898	2,951 17 0	0 7 11	200 17 2	24 9 5
Limerick, .	5	5,357	23,444	5,770	5,263 17 0	80 14 7	398 7 6	144 4 11
Londonderry, .	3	5,746	24,123	6,849	5,552 4 0	182 4 11	467 11 6	104 15 11
Longford, .	7	5,430	15,144	3,504	5,170 17 10	227 10 8	343 10 4	91 17 10
Louth, . .	1	344	286	124	245 15 3	97 5 6	4 15 4	–
Mayo, . .	1	2,062	3,152	652	–	–	–	–
Meath, . .	3	3,898	15,905	3,324	3,635 2 1	255 16 2	273 16 8	148 12 1
Monaghan, .	5	4,842	12,559	3,808	4,860 11 7	25 0 1	225 7 3	59 9 8
Queen's, . .	7	11,556	41,316	11,289	10,005 19 2	606 16 8	817 18 5	422 8 9
Roscommon, .	2	2,917	9,210	2,295	2,750 18 1	116 14 6	204 17 10	34 19 2
Sligo, . .	4	3,405	12,845	3,843	3,226 5 0	76 0 11	229 10 10	44 3 10
Tipperary, .	13	15,235	41,116	13,749	12,272 10 9	1,119 7 11	631 15 2	303 17 9
Tyrone, . .	17	23,948	80,366	18,380	21,675 9 2	352 13 0	1,609 3 4	208 19 6
Waterford, .	6	6,514	23,056	5,669	6,139 17 10	249 12 9	384 15 4	180 3 0
Westmeath, .	10	10,377	25,243	6,316	9,155 4 7	576 8 5	556 4 3	198 1 2
Wexford, .	9	12,218	46,394	10,154	11,444 2 2	730 10 8	896 0 11	394 3 9
Wicklow, .	6	5,783	24,395	4,654	5,289 15 2	481 15 5	530 9 11	161 12 6
Total, .	177	217,119	717,865	190,407	183,461 17 9	11,565 12 1	13,492 11 9	4,646 3 6

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(A), No. 1.

Loan Fund System in Ireland during the Year 1848.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1848.	Total Paid as Salaries or Wages during 1848.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, also Bad Debts and Loss on Notes, during 1848.	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1848, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1848, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Amount actually expended for Charitable Purposes during 1848.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
1,693 14 11	534 17 0	13	1,630 15 2	608 11 1	264	978 9 1	432 17 9	–
378 7 9	232 7 8	11	517 4 3	175 9 10	77	314 6 4	–	190 2 6
526 2 9	211 5 0	14	396 8 1	180 15 5	67	110 17 2	59 16 5	–
449 5 7	225 10 0	10	324 15 6	195 3 8	66	143 3 10	72 10 3	47 19 2
292 19 1	118 0 0	5	153 16 10	98 5 2	62	–	40 17 0	32 0 0
2,308 5 5	1,100 19 5	44	1,418 3 9	746 9 9	224	135 16 5	279 8 4	49 13 6
646 8 7	263 0 0	12	493 4 1	217 8 4	114	139 18 8	75 14 9	15 0 0
245 10 3	63 0 0	4	70 15 3	108 3 10	45	–	66 11 2	–
125 16 4	67 8 6	4	89 1 4	117 17 0	26	92 7 10	11 5 10	–
468 15 8	130 10 0	11	220 18 1	192 3 7	77	–	55 14 0	20 18 8
156 17 5	120 19 0	6	186 17 6	110 6 9	67	140 6 10	–	20 0 0
–	–	–	–	–	–	–	–	–
216 13 2	110 0 0	8	184 13 3	59 4 8	13	27 4 9	–	23 18 0
354 0 7	160 12 10	15	243 17 4	174 12 3	38	75 16 1	11 7 1	20 10 5
859 18 9	300 2 10	17	445 4 6	311 18 10	75	63 18 4	166 13 9	53 11 0
237 1 3	72 1 0	5	100 4 0	93 4 9	41	–	43 12 6	–
668 18 5	323 8 8	14	410 3 11	137 3 7	57	6 9 11	128 0 10	66 6 9
618 3 3	238 4 0	8	299 8 5	193 8 10	56	–	125 6 0	100 0 0
463 6 4	220 10 0	14	318 6 8	292 17 5	100	170 12 6	22 14 9	20 0 0
5 5 8	7 0 0	1	10 5 6	–	–	4 19 10	–	–
–	–	–	–	–	–	–	–	–
447 16 1	202 8 3	8	243 4 2	183 11 3	44	10 11 1	31 11 9	14 7 0
342 2 5	126 2 6	10	181 9 10	243 7 0	46	86 9 8	3 15 3	2 11 11
1,387 9 0	589 12 10	21	1,666 3 1	497 15 8	123	885 8 1	108 18 1	–
260 17 10	135 4 0	5	173 2 11	115 8 11	59	36 1 8	8 7 9	–
306 3 9	144 1 8	9	190 10 10	126 15 1	29	31 0 0	19 17 10	10 0 0
1,056 15 1	521 9 2	25	781 10 5	443 3 7	227	309 0 3	141 1 4	–
2,032 17 2	734 16 10	39	1,139 15 4	959 17 1	265	268 14 1	201 18 10	110 2 8
615 10 2	308 12 0	15	384 17 9	285 5 6	71	127 10 1	72 17 0	35 0 0
841 5 2	452 0 9	27	706 4 8	452 15 10	185	341 8 2	23 12 10	55 19 10
1,392 13 2	452 11 10	18	640 10 8	539 13 7	159	6 7 11	218 16 10	92 0 0
733 0 10	303 17 4	16	399 16 5	250 13 1	114	21 18 7	104 9 11	19 7 6
20,132 1 10	8,470 13 1	409	14,021 9 6	8,111 11 4	2,791	4,528 17 2	2,527 17 10	999 8 11

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STATEMENT OF ACCOUNTS of LOAN FUNDS for the year ending

The Funds, the Names of which are printed in *Italics*, have ceased to operate during the Year 1848; those

Counties.	Name of Loan Fund	Amount of Capital on 31st Dec. 1848.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits.	Total Amount Circulated in 1848.	Amount issued in Monthly Loans.	Number of Loans issued in 1848.	Average Amount of each Loan.	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st December, 1848, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st December, 1848.	Amount of Discount received in 1848.	Amount of Fines received in 1848.
		£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim.	Antrim,	5,574	591	22,015	20,705	5,977	5 10 0	0 8¾	5,571 7 0	0 3 8	668 17 3	86 7 9
	Ballycastle,	25	–	4,176	–	868	4 16 0	1 7¾	7 6 0	17 19 8	69 13 0	20 19 8
	Belfast,	5,373	304	26,554	–	6,152	4 6 0	1 6¼	4,320 18 0	1036 3 2	442 11 4	120 8 6
	Larne,	2,594	415	6,123	1,900	1,130	5 8 0	1 1¼	2,441 19 0	149 18 7	129 15 2	16 8 9
	Portglenone,	524	524	–	–	–	–	–	516 13 0	3 7 0	–	–
Armagh.	Armagh,	641	182	2,844	–	970	4 4 0	2 2¼	462 2 0	178 3 8	47 8 0	19 1 9
	Lurgan,	–	–	131	–	63	–	–	–	2 8 0	2 3 8	2 19 5
	Portadown,	2,570	64	0,012	–	1,562	3 16 0	2 9½	1,856 5 0	86 17 6	100 4 0	109 4 10
	Richhill,[a]	–	–	–	–	–	–	–	–	–	–	–
	Tandragee,[b]	–	–	–	–	–	–	–	–	–	–	–
Carlow.	Bagnalstown,	1,161	22	5,271	2,380	1,647	3 4 0	1 2¼	1,134 9 0	–	122 11 2	85 19 2
	Borris,	494	11	193	74	105	1 16 0	3 9	280 11 0	210 19 2	4 5 11	8 14 3
	Hacketstown,	510	–	2,353	–	719	3 5 0	1 0¾	414 12 0	0 17 0	80 4 4	31 2 2
	Leighlinbridge,	785	120	3,077	1,381	955	3 4 0	1 3¼	454 4 0	24 11 2	71 8 5	56 15 4
	Tullow,	528	–	2,146	–	581	3 13 0	2 2½	513 13 8	–	35 15 4	22 10 11
Cavan.	Bailieborough,	805	5	8,830	–	1,053	3 12 0	0 11	801 10 0	2 12 3	63 16 8	8 0 6
	Ballyjamesduff,	1,921	411	12,463	–	2,747	4 10 0	0 8¼	1,907 6 0	12 14 8	207 14 4	12 18 0
	Kilnaleck,	643	466	–	–	–	–	–	811 11 9	31 0 5	–	2 13 9
	Kingscourt,	1,109	26	3,733	–	1,670	2 2 0	1 3½	730 0 0	379 1 5	62 4 4	21 11 4
	Mountnugent,[c]	–	–	–	–	–	–	–	–	–	–	–
	Red Hills,	202	6	407	–	117	3 9 0	0 11½	103 16 1	98 6 8	8 15 8	8 16 2
	Virginia,	23	23	714	–	250	3 13 0	4 6	–	22 19 0	11 18 0	7 15 0
Clare.	*Ennistymon,*	713	104	136	–	48	2 16 0	–	705 11 0	7 7 7	2 5 4	5 0 0
	Killaloe,	1,087	109	4,933	3,391	1,218	4 0 0	1 6½	1,059 11 0	27 11 5	131 13 4	42 12 5
	Milltownmalbay,	743	70	2,661	1,534	853	3 8 0	1 3	742 2 9	–	70 7 9	17 8 4
Cork.	Aghada,	134	52	560	–	550	1 0 0	0 5½	114 18 0	19 1 3	6 8 8	6 18 3
	Aghadown,[a]	–	–	–	–	–	–	–	–	–	–	–
	Balinspittle,[a]	–	–	–	–	–	–	–	–	–	–	–
	Ballyclough,	736	196	2,614	297	900	2 18 0	0 9	597 18 0	135 15 8	44 0 10	23 15 1
	Bandon,	384	68	482	–	286	1 13 0	1 0¼	240 6 0	143 11 5	6 0 10	2 6 2
	Byblox,	–	–	41	–	32	1 5 0	–	–	–	–	–
	Conchford,	889	264	2,279	471	707	3 4 0	1 2¼	786 16 7	102 1 2	44 17 0	12 5 7
	Cork, No. 1,	12,166	1,000	44,225	–	14,392	3 0 0	0 10	9,507 5 0	550 14 8	737 1 8	480 19 8
	Cork, No. 2,	3,070	2,079	9,120	–	3,040	3 0 0	1 8½	2,107 11 0	132 10 2	152 0 0	–
	Courtmacsherry,[a]	–	–	–	–	–	–	–	–	–	–	–
	Cove,	591	259	2,612	–	744	3 10 0	1 0	590 4 0	–	43 10 8	10 10 6
	Doneraile,	319	152	2,187	162	706	3 2 0	1 6½	316 11 8	–	88 16 3	28 4 2
	Dunmanway,[d]	857	–	801	–	394	–	–	–	–	–	–
	Fermoy,	561	45	2,586	27	922	2 16 0	0 11½	545 2 0	14 14 3	43 9 10	10 1 4
	Glanworth,	111	33	317	–	317	1 0 0	0 5½	74 4 0	35 1 0	5 5 8	4 4 7
	Kilgarriffe,[a]	–	–	–	–	–	–	–	–	–	–	–
	Kilmacabea,	330	–	183	101	102	1 16 0	2 1½	240 18 4	87 11 3	3 17 10	4 0 8
	Kinsale,	853	853	2,392	–	800	3 0 0	1 7	786 19 9	63 18 3	30 17 4	38 14 0
	Knockmourne,	102	76	60	–	23	2 12 0	8 2	90 4 2	10 10 7	1 0 0	0 7 1
	Macroom,[a]	–	–	–	–	–	–	–	–	–	–	–
	Mitchelstown,	1,070	–	2,967	876	949	3 2 0	1 8	835 15 0	231 16 4	67 14 0	14 2 7
	Newmarket,	406	408	843	–	237	3 11 0	1 9	200 2 0	205 7 5	14 2 8	14 5 0
	Youghal,	1,312	408	6,523	–	2,010	3 4 0	0 9	1,309 11 0	–	108 14 4	33 10 4
Donegal.	Ballintra,	1,072	123	3,535	3,535	1,572	2 4 0	0 10¼	975 12 0	96 2 10	90 11 8	22 15 10
	Churchhill,[a]	–	–	–	–	–	–	–	–	–	–	–
	Culdaff,	751	101	3,578	–	1,656	2 3 0	0 8¾	708 10 0	41 12 0	59 12 8	29 1 7
	Fanet,[a]	–	–	–	–	–	–	–	–	–	–	–
	Letterkenny,	1,306	525	5,857	–	1,332	4 8 0	1 0	1,291 3 0	5 16 9	97 12 4	17 2 3
	Moville,	1,617	391	8,090	–	3,620	3 0 0	0 3½	1,707 2 0	209 10 11	133 6 8	31 15 1
	Ramelton,	–	–	–	–	–	–	–	–	–	–	–
	Raphoe,	1,506	492	5,868	–	1,321	4 5 0	1 2½	1,242 1 0	212 3 7	94 6 4	29 10 5
Down.	*Dromore,*[a]	–	–	–	–	–	–	–	–	–	–	–
	Holywood,	2,917	100	11,047	–	1,786	6 3 0	0 9½	2,915 7 0	–	184 2 4	44 12 4

[a] The operations of this Fund are suspended, *pro tem.*, from the state of the country.
[b] This Society issued only £12 in 1848, and is stated to be winding up in consequence of the difficulty of recovering the arrears, from the opposition of the local magistrates.

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(A), No. 2.

31st December, 1848, as rendered to the LOAN FUND BOARD.

printed in CAPITALS have been closed by order of the Board, on account of Irregularities in the Management.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1848.	Total paid as Salaries or Wages during 1848.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, also Bad Debts and Loss on Notes in 1848	Amount of Interest paid for Capital.	Number of depositors owning said Capital.	Net Loss of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Amount actually expended for Charitable Purposes during 1848.	HONORARY CORRESPONDING OFFICER.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	
789 3 8	110 0 0	8	145 10 1	214 10 3	39	–	420 3 4	–	Rev. James Carley.
115 6 2	58 5 0	4	97 15 7	51 1 4	–	33 10 9	–	–	Alex. Miller, Esq., M.D.
827 19 3	310 12 0	4	1,321 9 0	246 0 8	129	939 10 5	–	–	Samuel Archer, Esq.
156 19 9	56 0 0	2	65 8 10	96 18 10	96	5 7 11	–	–	Rev. Classon Porter.
4 8 1	–	–	0 11 8	–	–	–	3 14 5	–	—
72 1 5	55 4 0	3	73 10 7	30 11 9	10	32 0 11	–	–	George Scott, Esq.
–	77 3 8	3	–	–	–	–	–	199 2 8	Rev. W. P. Oulton.
306 6 4	100 0 0	5	443 13 8	144 18 1	67	282 5 5	–	–	H. J. Porter, Esq.
–	–	–	–	–	–	–	–	–	Mr. J. Best.
–	–	–	–	–	–	–	–	–	H. J. Porter, Esq.
224 13 6	77 0 0	5	139 2 10	83 1 1	24	–	22 9 7	–	Rev. C. J. Grogan.
16 18 5	13 0 0	2	39 5 8	22 12 8	14	44 19 9	–	–	Rev. R. N. Burton.
84 3 11	25 6 8	1	91 1 0	28 19 2	11	35 16 3	–	–	Rev. E. F. Lawler.
137 3 10	50 18 4	3	61 18 9	37 18 3	9	–	37 8 10	–	Rev. C. J. Grogan.
63 3 1	45 0 0	3	65 0 0	28 4 3	9	30 1 2	–	–	Mr. Wm. M. Deering.
79 14 2	40 0 0	1	49 2 8	36 8 9	7	5 15 1	–	–	Rev. William Bell.
220 12 4	60 15 0	4	71 15 5	76 6 8	15	–	72 10 3	25 0 0	Rev. S. H. Lewis.
2 13 6	–	–	11 8 1	–	22	8 14 7	–	–	Thomas Gosselin, Esq.
107 18 8	76 0 0	3	108 12 9	63 2 11	19	63 17 0	–	–	Rev. Robert Winning.
–	–	–	–	–	–	–	–	–	R. Nugent, Esq.
16 11 9	–	–	23 5 4	8 12 11	3	15 8 6	–	–	Rev. William Ashe
21 15 2	48 15 0	2	60 11 5	10 14 5	–	49 10 8	–	22 19 2	Rev. J. King.
7 13 4	–	–	–	–	5	–	7 13 4	–	James Shannon, Esq.
189 17 8	75 0 0	3	99 2 5	65 5 2	24	–	25 10 0	32 0 0	William Digan, Esq.
95 8 1	43 0 0	2	54 14 5	33 0 0	33	–	7 13 8	–	F. Morony, Esq.
20 15 11	9 0 0	1	27 18 2	3 7 7	4	10 9 10	–	10 0 0	Rev. F. Shortt.
–	–	–	–	–	–	–	–	–	Ven. Arch. Stewart.
–	–	–	–	–	–	–	–	–	Rev. W. C. Walker.
78 19 11	22 16 0	3	34 2 1	20 10 4	9	–	22 7 6	30 0 0	R. Longfield, Esq.
13 11 2	24 4 2	2	24 18 7	–	–	11 7 4	–	–	Mr. T. Bennett.
–	–	–	–	–	–	–	–	–	John Crone, Esq.
87 2 6	37 5 0	3	45 9 8	28 3 10	20	8 11 0	–	–	Rev. D. Mahoney, P.P.
1,332 16 11	494 8 3	9	613 0 3	529 4 3	92	–	190 12 5	–	F. B. Beamish, Esq.
219 7 4	194 0 0	5	262 2 1	–	–	42 14 9	–	–	H. Fitzsimons, Esq.
–	–	–	–	–	–	–	–	–	Rev. J. Stewart.
57 18 2	34 0 0	2	37 9 6	13 17 5	24	–	8 11 2	–	Rev. T. L. Coghlan,
73 16 11	40 0 0	2	55 3 4	29 0 5	12	10 6 10	–	6 13 8	Rev. M. M'Sweeny, P.P.
–	–	–	–	–	–	–	–	–	J. Hamilton, Esq.
57 8 6	31 4 0	2	43 13 0	19 0 0	13	5 4 8	–	–	Miss C. Briscoe.
10 19 2	8 10 0	2	7 9 4	–	–	–	3 9 10	3 0 0	Rev. J. Aldworth.
–	–	–	–	–	–	–	–	–	Rev. J. Quarry.
8 7 0	10 0 0	1	11 0 0	–	2	2 13 0	–	–	George Finch, Esq.
83 19 7	50 0 0	3	62 19 6	–	–	–	21 0 1	–	E. Collins, Esq.
1 10 11	8 10 0	2	7 3 0	4 9 3	5	10 1 4	–	–	Rev. R. D. Campion
–	–	–	–	–	–	–	–	–	Rev. H. Swanzy.
90 15 10	55 2 0	3	71 14 11	55 8 9	28	36 7 10	–	–	E. O'Brien, Esq.
30 11 5	20 0 0	1	20 11 4	–	–	–	10 0 1	–	George Smith, Esq.
162 4 2	66 0 0	3	93 9 0	43 7 11	15	–	25 7 3	–	John Green, Esq.
124 8 8	65 0 0	2	220 14 11	36 1 1	16	132 7 4	–	–	C. Johnston, Esq.
–	–	–	–	–	–	–	–	–	Rev. H. Maturin
103 4 9	28 0 0	3	83 8 10	47 7 3	18	7 11 4	–	–	George Mitchell, Esq.
–	–	–	–	–	–	–	–	–	Miss A. Babington.
121 18 4	60 0 0	6	69 4 3	24 1 5	12	–	26 10 8	–	John R. Boyd, Esq.
165 1 9	40 0 0	1	59 3 8	72 4 0	33	–	33 14 1	15 0 0	W. Haslett, Esq.
–	–	–	–	–	–	–	–	–	Samuel Sproule, Esq.
131 17 1	70 0 0	3	80 12 5	37 14 7	35	–	13 10 0	–	Samuel Ramsay, Esq.
–	–	–	–	–	–	–	–	–	Rev. J. Collins.
245 10 3	63 0 0	4	70 15 5	108 3 10	45	–	66 11 2	–	Mr. Hugh Simms.

[a] The name of this Fund, and that of several others, is inserted as having reported in 1847; but in all such cases there were no issues in 1848, and the accounts returned are merely closing accounts with reference to the payment of depositors.
[d] The accounts of this Fund for the past year were not forwarded when these tables went to press.

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Appendix (A), No. 2.—Statement of Accounts of Loan Funds for the Year

Counties.	Name of Loan Fund.	Amount of Capital on 31st Dec. 1848.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits.	Total Amount circulated in 1848	Amount lent in Monthly Loans	Number of Loans issued in 1848.	Average Amount of each Loan.	Average Gain to the Fund, after deducting Expenses, exclusive of Interest, on its Capital.	Sum in Borrowers' hands on 31st December, 1848, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st December, 1848.	Amount of Discount received in 1848	Amount of Fines received in 1848.
		£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Dublin.	Dublin, S. East.*	3,243	–	1,701	289	238	–	–	–	–	–	–
	Johnston Charitable,*	301	301	827	827	174	4 15 0	1 1½	232 17 3	67 0 7	13 15 8	4 16 11
	Lucan,	2,121	–	3,335	–	613	5 8 0	2 2½	1,915 11 9	160 5 9	55 11 8	24 4 2
	Swords,	255	–	684	–	200	3 8 0	1 1	231 10 2	11 15 4	11 8 0	0 10 8
Fermanagh.	Ardess,	312	34	882	–	301	2 17 0	0 6	309 1 0	2 14 2	14 7 4	0 16 5
	Crichton,	3,400	219	16,364	–	3,231	5 0 0	0 7¾	3,381 3 0	26 17 7	273 1 4	37 4 10
	Lowtherstown,†	821	–	2,347	–	650	–	–	–	–	–	–
	Manor of Carrick,*	–	–	–	–	–	–	–	–	–	–	–
	Tempo,	935	141	4,194	–	1,323	3 3 0	0 9½	929 8 0	5 2 10	89 18 0	38 8 2
Galway.	Ballinasloe,	926	398	2,254	–	493	4 10 0	4 7	862 9 0	60 15 5	37 11 4	20 13 0
	*Caputagal,**	–	–	–	–	–	–	–	–	–	–	–
	Clifden,*	922	–	866	–	290	–	–	–	–	–	–
	*Galway, No. 1,**	–	–	–	–	–	–	–	–	–	–	–
	*Galway Temper.**	–	–	–	–	–	–	–	–	–	–	–
	*Loughrea,**	–	–	–	–	–	–	–	–	–	–	–
	Mountshannon,	2,207	–	493	493	234	2 2 0	2 7	1,885 16 6	6 19 4	18 10 1	20 10 6
	Woodford,	620	–	307	307	86	3 11 0	–	577 8 0	8 2 8	7 13 6	10 6 10
Kildare.	Athy,	1,460	290	6,739	–	2,407	2 15 0	1 1	1,457 15 0	–	112 6 4	63 16 8
	Fontstown,	400	400	982	–	223	4 8 0	3 8	342 0 3	56 15 3	16 7 4	7 11 5
Kilkenny.	Callan, No. 1,	1,186	341	5,104	–	1,304	3 17 0	0 9¾	1,025 19 8	160 7 11	85 1 4	27 18 6
	Callan, No. 2,	1,174	164	3,769	–	997	3 15 0	1 2¾	1,000 7 6	172 12 7	62 16 4	33 10 0
	Fiddown,	113	113	497	–	173	2 16 0	1 6¾	111 4 0	1 2 9	5 5 8	3 9 9
	Gray,	357	–	137	–	82	2 0 0	2 3	54 17 10	199 6 5	2 13 0	7 10 5
	Innistiogue,	140	40	301	–	162	1 17 0	–	118 8 0	19 18 6	5 0 4	1 14 9
	Kilkenny,	3,260	–	5,203	–	1,238	–	–	–	–	–	–
	*Kilmoganny,**	–	–	–	–	–	–	–	–	–	–	–
	Stoneyford,	180	–	685	–	411	1 13 0	0 6½	175 13 0	1 13 6	11 8 4	3 5 0
	Thomastown, No. 1	210	7	1,248	937	281	4 8 0	2 5½	193 13 0	11 2 5	23 17 2	17 13 8
	Thomastown, No. 2,	593	232	1,171	–	332	3 10 0	1 4	337 13 0	254 15 1	10 10 4	8 9 6
King's.	*Bellair,*	317	4	274	274	178	1 10 0	3 4	317 7 2	–	8 11 3	4 8 5
	Birr,	1,966	260	6,322	3,677	1,575	3 7 0	1 2½	1,868 3 0	117 0 7	142 6 5	29 14 7
	Clara,	1,893	308	7,227	3,759	1,858	3 19 0	1 1½	1,663 18 0	225 10 6	176 5 5	78 6 7
	Edenderry,	–	–	–	–	–	–	–	–	–	–	–
	Ferbane,	1,342	257	4,031	3,994	1,589	2 10 0	0 10½	1,114 10 2	224 5 7	125 8 7	26 3 5
	Kinnitty,*	676	–	1,736	–	686	–	–	–	–	–	–
	Parsonstown,	970	–	3,014	–	871	3 9 0	1 4½	940 3 0	–	50 4 8	–
	Tullamore,†	1,003	1,003	2,574	–	1,137	2 5 0	1 4½	839 14 10	0 13 6	42 18 2	80 16 5
Leitrim.	Annaduff,	1,459	137	2,218	2,206	918	2 8 0	0 11	1,455 3 0	–	60 2 9	9 4 0
	*Carrick-on-Shan,**	–	–	–	–	–	–	–	–	–	–	–
	Cloone,	1,502	164	4,286	4,134	980	4 7 0	1 2	1,496 14 0	0 7 11	131 14 5	15 5 5
Limerick.	Askeaton,	261	40	1,517	–	433	3 10 0	0 10¾	256 0 0	3 10 7	25 5 6	11 11 8
	Ballingarry,	252	14	1,248	–	626	2 0 0	0 9	247 3 0	3 13 7	20 16 0	8 18 0
	Galbally,	436	82	1,164	524	332	3 8 0	1 10½	360 4 0	71 1 10	26 10 10	13 6 7
	Limerick Industrious,	2,173	992	9,334	–	2,050	4 11 0	1 10¾	2,169 2 0	1 15 2	155 11 4	65 14 7
	Limerick Pery and Jubilee,	2,235	1,720	10,211	–	2,329	4 7 0	1 2[illegible]	2,231 8 0	.0 4 5	170 3 6	44 16 1
Londonderry.	Coleraine,	410	410	1,369	–	711	1 18 0	0 6¾	379 5 0	30 2 6	22 16 4	1 8 9
	*Garvagh,**	–	–	–	–	–	–	–	–	–	–	–
	*Glendermot,**	–	–	–	–	–	–	–	–	–	–	–
	Kilrea,	2,131	96	7,652	5,242	2,193	3 9 0	0 10½	2,099 2 0	27 3 11	193 1 2	24 11 7
	Londonderry,	3,205	830	15,102	–	3,945	3 16 0	0 11	3,073 17 0	124 18 6	251 14 0	78 17 7
Longford.	Abbeyshrule,	971	217	3,514	–	378	6 13 0	2 11	967 8 0	2 11 3	41 18 0	.5 8 5
	Ballymahon,	142	–	181	–	49	3 4 0	–	131 16 0	5 13 11	3 0 4	8 7 10
	Carrickglass,	150	40	1,041	–	239	4 7 0	2 4	53 10 10	94 8 7	17 7 0	10 14 4
	Edgeworthstown,	1,590	56	5,623	2,895	1,203	4 15 0	1 0½	1,585 10 0	–	135 18 8	29 17 11
	Granard,	451	–	140	–	46	3 1 0	–	328 5 0	108 8 3	2 8 8	15 13 4
	*Kenagh,**	–	–	–	–	–	–	–	–	–	–	–
	Killashee,	653	4	2,196	–	740	2 19 0	1 2½	633 8 0	18 8 8	30 12 0	14 13 5
	Shrule,	1,473	62	3,449	3,353	849	4 1 0	1 5	1,470 13 0	–	108 7 8	7 2 8
Louth.	Ardee,	644	98	286	–	124	2 6 0	1 7¾	245 15 3	97 5 6	4 15 4	–

* The account of this Fund was not rendered prior to the order for closing these tables. It has since come in.
† The account of this Fund has been returned for the signatures required by law.

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ending 31st December, 1848, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1848	Total paid as salaries or Wages during 1848.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, also Bad Debts and Loss on Notes in 1848.	Amount of Interest paid for Capital.	Number of Depositors owing said Capital.	Net Loss of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Amount actually expended for Charitable Purposes during 1848.	Honorary Corresponding Officer.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	
–	–	–	–	–	–	–	–	–	H. Kingsmill, Esq.
21 5 11	10 0 0	1	10 0 1	–	–	–	11 5 10	–	John Adair, Esq.
00 19 7	47 8 8	2	68 1 2	108 12 0	23	85 13 7	–	–	Rev. Henry Stewart.
13 10 10	10 0 0	1	11 0 1	9 5 0	3	8 14 3	–	–	Rev. E. J. Lewis.
17 14 1	7 0 0	1	8 8 2	5 0 9	8	–	4 5 2	–	Edward Atthill, Esq.
337 5 2	86 10 0	7	146 6 9	147 13 11	53	–	43 4 6	20 19 8	Henry Gresson, Esq.
–	–	–	–	–	–	–	–	–	William D'Arcy, Esq.
–	–	–	–	–	–	–	–	–	Rev. J. G. Porter.
113 16 5	35 0 0	3	66 8 2	39 8 11	16	–	6 4 4	–	Mr. John Gibson.
85 10 4	68 10 0	2	113 17 0	34 10 10	2	59 17 6	–	20 0 0	Thomas Lancaster, Esq.
–	–	–	–	–	–	–	–	–	Rev. J. Lawless, P.P.
–	–	–	–	–	–	–	–	–	—
–	–	–	–	–	–	–	–	–	Mr. John Gunning.
–	–	–	–	–	–	–	–	–	Rev. B. J. Roche, P.P.
49 12 5	13 0 0	2	31 10 6	35 13 11	61	17 12 0	–	–	—
18 14 8	30 0 0	2	41 10 0	40 2 0	4	62 17 4	–	–	Philip Reade, Esq.
									E. H. Burke, Esq.
190 11 6	85 10 0	5	145 7 2	50 4 9	13	14 0 4	–	18 16 0	Mr. Henry Hannon.
28 1 8	24 10 0	3	39 6 1	–	–	13 4 5	–	7 2 0	Rev. John Bagot.
118 6 6	40 0 0	2	53 3 1	56 11 5	7	–	8 12 0	20 10 5	Rev. C. B. Stevenson.
100 9 6	49 0 0	3	61 19 5	44 1 10	11	5 11 9	–	–	Mr. John Dunphy.
12 10 4	14 0 0	1	14 1 1	–	–	1 10 0	–	–	Rev. William Gregory.
10 10 3	6 0 0	2	9 5 5	16 7 6	8	15 2 8	–	–	Rev. E. W. Stack.
6 15 1	–	–	–	4 0 0	1	–	2 15 1	–	T. W. Innes, Esq.
–	–	–	–	–	–	–	–	–	Mr. J. Hackett
–	–	–	–	–	–	–	–	–	Mrs E. M. Reade.
19 2 7	7 10 0	2	11 5 5	10 18 6	2	3 1 4	–	–	Thomas Shaw, Esq.
49 2 8	25 0 0	3	71 6 7	27 9 3	6	49 13 4	–	–	Rev. J. F. Ryan, R.C.C.
37 8 10	19 2 10	2	22 16 4	15 3 9	5	0 16 3	–	–	Rev. J. Carleton.
13 2 2	25 0 0	2	30 8 0	19 7 0	1	96 13 3	–	–	T. H. Mulock, Esq.
203 17 2	84 10 10	4	92 13 10	104 13 4	33	–	6 10 0	–	Rev. P. Kennedy, R.C.C.
271 4 8	80 0 0	2	102 18 9	80 12 6	15	–	87 15 3	11 11 6	J. Goodbody, Esq.
–	–	–	–	–	–	–	–	–	—
164 8 8	45 0 0	3	68 10 8	63 2 0	17	–	32 10 0	21 1 11	Chas. D. Fry, Esq., M.D.
–	–	–	–	–	–	–	–	–	M. Robbins, Esq.
77 1 0	40 12 0	9	00 2 9	44 3 4[a]	9	27 5 1	–	–	J. Mellsopp, Esq.
130 5 1	45 0 0	4	90 6 6	–	–	–	39 13 6	20 17 7	Francis Berry, Esq.
85 19 9	26 5 0	1	42 8 1	32 16 7	19	–	10 17 1	–	H. A. Vigogne, Esq.
–	–	–	–	–	–	–	–	–	John Duckworth, Esq.
151 1 8	45 16 0	4	57 17 11	60 8 2	22	–	32 15 5	–	Rev. Andrew Hogg.
40 3 9	15 0 0	2	20 5 10	15 6 7	11	–	4 11 4	3 0 0	Rev. George Maxwell.
37 16 4	23 0 0	2	24 5 4	5 0 0	4	–	8 14 0	–	Rev. G. G. Gubbins.
41 5 1	22 19 6	3	31 1 6	16 13 6	17	6 0 11	–	–	R. D. B. Massy, Esq.
309 12 2	145 12 0	4	101 3 2	70 16 8	18	–	47 12 4	–	Rev. J. Brahan, P.P.
239 18 1	117 0 0	3	143 8 1	20 6 10	7	–	67 9 2	63 6 9	J. W. Unthank, Esq.
34 4 7	16 4 0	2	20 1 9	–	–	–	14 2 10	–	Henry Kyle, Esq.
–	–	–	–	–	–	–	–	–	Rev. M. Smyth.
–	–	–	–	–	–	–	–	–	Mr. J. Henderson.
230 11 1	60 0 0	3	95 17 8	74 13 10	21	–	59 19 7	–	George Bicknell, Esq.
353 7 7	162 0 0	3	183 9 0	118 15 0	35	–	51 3 7	100 0 0	Mr. James Gilmour.
50 9 5	38 0 0	2	50 2 7	41 18 7	7	41 9 9	–	–	J. Huggins, Esq., M.D.
11 16 2	17 10 0	1	19 11 1	26 5 0	14	33 10 11	–	–	A. Bole, Esq.
30 0 0	18 0 0	2	40 2 6	24 2 3	6	34 4 11	–	–	Thomas Lefroy, Esq.
176 14 0	50 0 0	2	76 10 3	77 9 0	24	–	22 14 9	20 0 0	Rev. J. H. J. Powell.
18 7 8	26 0 0	2	26 0 0	18 16 9	14	26 9 1	–	–	Rev. W. Tomlinson.
–	–	–	–	–	–	–	–	–	Rev. T. Henry.
55 6 5	34 0 0	3	45 8 3	36 9 7	14	26 9 5	–	–	Rev. J. M. H. Strangways
120 11 11	37 0 0	2	60 13 10	67 17 6	21	7 19 5	–	–	Thomas Maxwell, Esq.
5 5 8	7 0 0	1	10 5 6	–	–	4 19 10	–	–	Mrs. P. Ruxton.

[a] The Clerk of this Fund having died suddenly, the transmission of its account has been delayed.
[b] The Board have remonstrated with this Society respecting the large amount of its fines.

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Appendix (A), No. 2.—Statement of Accounts of Loan Funds for the Year

Counties.	Name of Loan Fund.	Amount of Capital on 31st Dec. 1848.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits	Total Amount circulated in 1848.	Amount issued in Monthly Loans	Number of Loans issued in 1848	Average Amount of each Loan.	Average Cost of the Sums of each Loan to the Funds, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st December, 1848, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st December, 1848.	Amount of Discount received in 1848.	Amount of Fines received in 1848.
		£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Mayo.	Ballaghaderin,[1]	2,062	–	3,152	–	852	–	–	–	–	–	–
	Westport,[c]	–	–	–	–	–	–	–	–	–	–	–
Meath.	*Athboy*,[c]	–	–	–	–	–	–	–	–	–	–	–
	Castletown,[c]	–	–	–	–	–	–	–	–	–	–	–
	Kells,	1,450	–	6,098	–	1,027	5 13 0	1 5¼	1,367 19 0	78 0 7	101 12 8	29 13 0
	Navan,	1,267	68	3,910	600	887	4 8 0	1 5	1,102 12 0	162 13 2	73 18 4	34 8 1
	Rathmolyon,	1,181	122	5,897	–	1,410	4 3 0	1 5½	1,164 11 1	16 2 6	98 5 8	84 11 0
Monaghan.	*Ballybay*,[c]	515	–	661	–	168	–	–	503 15 7	–	27 1 3	4 14 4
	Cornasoe,	927	62	3,682	–	1,309	2 16 0	0 10¾	908 10 0	15 18 1	61 7 4	14 9 2
	Drumshelt,	–	–	–	–	–	–	–	–	–	–	–
	Monaghan,[c]	–	–	–	–	–	–	–	–	–	–	–
	Raw,	1,158	199	4,918	–	1,413	3 9 0	0 11¾	1,154 16 0	1 19 1	81 19 4	26 8 10
	Tedavnet,	782	23	470	–	243	2 0 0	0 11¾	774 1 0	7 2 11	7 16 8	3 14 1
	Trough,	1,460	505	2,828	–	675	4 4 0	0 4½	1,469 9 0	–	47 2 8	14 17 7
Queen's.	Abbeyleix,	2,219	669	9,124	–	2,909	3 2 0	1 7¼	1,892 4 6	324 4 10	152 1 4	140 17 11
	Aghavoe,	1,056	–	1,434	1,434	427	8 7 0	2 0	530 17 6	0 13 4	71 14 0	10 12 0
	Crettyard,	1,607	–	5,373	–	1,077	4 19 0	1 0	1,605 8 0	–	89 11 0	48 17 7
	Durrow,	2,898	202	7,410	5,590	1,518	4 17 0	1 9	2,179 18 0	–	205 0 5	65 3 3
	Mountrath,	1,527	227	7,040	–	2,796	2 10 0	0 7¼	1,492 19 0	32 15 9	117 0 8	27 15 0
	Portarlington,	1,945	125	8,148	–	1,960	4 3 0	1 1½	1,695 12 9	247 12 2	135 16 0	86 13 2
	Timahoe,	804	–	2,787	–	602	4 10 0	2 0¾	608 19 5	1 10 7	46 9 0	42 9 10
Roscommon.	Athlone,	2,015	60	3,652	3,524	2,095	4 2 0	1 5½	1,993 13 0	11 11 9	195 11 10	26 19 8
	Ballyfarnon,[c]	–	–	–	–	–	–	–	–	–	–	–
	Croghan,	902	193	558	–	200	2 15 0	1 11	757 5 1	105 2 9	8 0 0	7 19 6
	Knockroghery,[c]	–	–	–	–	–	–	–	–	–	–	–
Sligo.	Aclare,	700	–	1,363	–	536	2 11 0	1 1¾	631 15 0	51 2 0	22 14 4	0 16 3
	Ballintrellick,	485	–	1,538	–	631	4 12 0	1 4½	390 0 0	4 12 8	25 12 8	3 2 0
	Ballysumaghan,[c]	–	–	–	–	–	–	–	–	–	–	–
	Coolany,	–	–	–	–	–	–	–	–	–	–	–
	Lissadell,	844	29	4,126	1,060	1,036	4 0 0	1 0	824 13 0	19 6 8	84 4 6	24 8 0
	Riverstown,[1]	–	–	–	–	–	–	–	–	–	–	–
	Tobercurry,	1,376	372	5,818	–	1,943	3 0 0	0 9¾	1,373 17 0	0 19 7	96 19 4	15 17 1
Tipperary.	*Bellingarry*,	1,058	–	94	–	35	2 13 0	–	928 8 6	0 16 10	1 11 4	4 14 0
	Caher,	756	75	3,769	–	1,849	2 0 0	0 8¾	685 0 0	49 19 3	62 16 4	4 1 0
	Carrick-on-Suir,	340	63	132	–	51	–	–	146 12 0	185 9 1	2 4 0	7 15 8
	Cashel,	1,769	289	6,824	–	3,284	2 1 0	0 8¾	1,723 19 0	43 3 6	113 14 8	78 3 11
	Clonmel,	2,577	566	8,681	1,951	2,758	3 3 0	1 3¼	2,223 10 0	348 16 2	173 2 8	41 1 6
	Fethard,	475	92	1,071	–	383	2 15 0	1 2½	460 16 0	12 0 10	17 17 0	21 6 9
	Glenview,[c]	–	–	–	–	–	–	–	–	–	–	–
	Moyglass,	929	21	149	–	69	2 6 0	–	820 4 0	107 2 2	–	–
	Moyne,	878	–	3,313	–	1,006	3 5 0	0 11¾	877 0 0	0 7 11	55 4 4	0 17 9
	Mullinahone,	680	47	197	–	71	2 15 0	4 1	676 6 3	3 7 7	3 5 8	2 16 9
	Nenagh,	2,386	347	9,160	–	2,536	3 12 0	0 11¾	2,018 4 0	363 11 8	159 10 0	129 6 4
	Roscrea,[k]	1,667	–	5,829	–	1,272	–	–	–	–	–	–
	Shrawardagh,	546	76	246	–	57	4 6 0	–	537 17 0	4 13 0	4 2 0	3 7 11
	Thurles, No. 1,[c]	–	–	–	–	–	–	–	–	–	–	–
	Thurles Agricul.	1,174	38	1,661	1,212	378	4 7 0	4 0	1,172 14 0	–	45 7 2	10 7 5
	Tipperary,[1]	–	–	–	–	–	–	–	–	–	–	–
Tyrone.	Altmore,	1,840	24	6,260	5,158	1,168	3 13 0	0 11¾	1,819 17 0	13 0 4	179 11 1	7 15 9
	Baronscourt,	207	15	176	–	55	3 4 0	0 3½	189 11 0	17 16 8	2 18 8	0 0 8
	Benburbe,[c]	–	–	–	–	–	–	–	–	–	–	–
	Clogher,	1,011	–	3,491	–	700	5 0 0	1 4	953 7 0	25 8 10	68 6 8	30 7 9
	Clonaneese,	1,109	–	2,065	2,065	372	5 11 0	1 9½	1,043 6 0	–	84 10 7	10 17 11
	Coalisland,	779	3	3,036	–	721	4 4 0	1 3½	736 17 5	42 8 1	50 8 8	12 7 7
	Cookstown,	2,008	481	6,997	1,284	2,048	3 8 0	1 0	2,005 14 0	–	141 12 2	8 18 8
	Dromore,	1,737	32	7,201	347	1,457	4 16 0	0 10	1,711 16 0	24 4 6	125 1 6	6 5 8
	Drumquin,	1,993	178	9,267	–	1,826	5 0 0	0 9½	1,979 10 0	11 12 3	154 9 0	29 4 9
	Dungannon Estate,[c]	–	–	–	–	–	–	–	–	–	–	–
	Fintona,	127	–	896	–	221	3 3 0	5 3	98 12 0	–	11 12 0	4 7 9
	Kildress,	2,246	23	5,402	1,960	1,004	5 7 0	1 4¾	2,197 7 0	46 11 4	118 12 4	14 12 2
	Kilskeery,	200	–	421	–	136	3 0 0	1 5½	139 10 8	16 2 0	7 0 4	0 19 8
	Moree,	1,570	10	4,742	2,790	1,085	4 7 0	1 5	1,505 14 0	61 10 1	119 14 5	20 9 4
	Newtownstewart	1,265	15	4,711	–	1,142	4 2 0	1 2¾	1,253 14 0	30 0 6	78 10 4	31 1 0
	Omagh,[m]	1,732	–	3,849	–	1,188	–	–	–	–	–	–
	Pomeroy,	992	48	6,043	2,206	679	4 9 0	1 3½	983 10 0	6 19 5	82 17 9	14 18 3
	Stewartstown,	3,064	220	12,342	–	3,542	3 10 0	0 8	3,061 9 0	–	205 14 0	–
	Termon,	2,068	84	6,667	6,867	1,006	0 12 0	0 11¾	2,015 14 0	51 0 0	208 6 10	19 12 11

[1] No account from this Fund up to the time of closing tables.
[2] This Fund, though certified, made no issues in 1848.
[k] In consequence of the illness of the Treasurer, no account for this Fund has been rendered up to time of closing the tables.

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ending 31st December, 1848, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1848.	Total paid as Salaries or Wages during 1848.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, also Bad Debts and Loss on Notes in 1848.	Amount of Interest paid for Capital.	Number of depositors owing said Capital.	Net Loss of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Amount actually expended for Charitable Purposes during 1848.	Honorary Corresponding Officer.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	
–	–	–	–	–	–	–	–	–	Charles Strickland, Esq.
–	–	–	–	–	–	–	–	–	Mr. D. W. Kearns.
–	–	–	–	–	–	–	–	–	
–	–	–	–	–	–	–	–	–	L. Disney, Esq.
143 12 0	84 14 11	3	78 11 4	72 10 0	12	7 9 4	–	–	Rev. A. Blackburne.
114 19 2	47 3 4	2	63 0 10	55 0 1	13	3 1 9	–	–	J. W. Young, Esq.
189 4 11	90 10 0	3	101 12 0	56 1 2	19	–	31 11 9	14 7 0	Rev. R. Thompson.
54 4 2	–	–	27 8 3	47 10 0	–	20 14 1	–	–	Robert Fowler, Esq.
86 10 7	46 10 0	3	59 5 7	36 18 10	8	9 13 10	–	–	William Forster, Esq.
–	–	–	–	–	–	–	–	–	T. M'Cullagh, Esq.
–	–	–	–	–	–	–	–	–	—
120 3 8	58 12 6	3	70 11 0	56 7 10	14	6 15 2	–	–	Rev. J. Bleckley.
13 11 3	11 0 0	3	11 10 0	51 7 10	16	49 6 7	–	2 11 11	Rev. M. M'Auley.
67 12 9	10 0 0	1	12 15 0	51 2 6	10	–	3 15 3	–	J. C. Wright, Esq.
								–	William V. Ryan, Esq.
312 13 2	200 0 0	3	233 12 1	87 5 10	8	8 4 9	–	–	Edward L. Swan, Esq.
84 16 10	37 7 6	3	628 5 1	14 3 10	17	537 12 1	–	–	Rev. J. Thacker.
168 14 3	40 3 4	2	54 4 10	73 10 0	22	–	40 19 4	–	B. B. Edge, Esq.
285 16 10	105 0 0	3	133 11 10	116 5 1	35	–	35 19 10	–	Robert Ormsby, Esq.
172 1 4	70 0 0	2	102 18 6	65 0 0	15	–	4 2 9	–	Peter Roe, Esq.
244 11 2	98 18 0	5	120 12 9	96 2 3	16	–	27 16 2	–	Rev. John Wolseley.
118 15 5	38 4 0	3	392 18 0	45 8 8	10	319 11 3	–	–	Joseph Edge, Esq.
241 15 0	122 12 0	4	153 0 4	80 0 11	46	–	8 7 5	–	Mr. W. N. Holton.
–	–	–	–	–	–	–	–	–	Rev. E. G. Eagar.
19 2 10	12 12 0	1	19 10 7	35 8 0	13	36 1 8	–	–	Guy Lloyd, Esq.
–	–	–	–	–	–	–	–	–	Rev. P. Browne.
27 10 5	24 1 8	2	30 11 6	12 12 0	3	15 4 1	–	–	Rev. R. Brennan, P.P.
31 9 10	21 0 0	2	23 0 9	24 5 0	8	15 15 11	–	–	Rev. W. Jeffcott.
–	–	–	–	–	–	–	–	–	—
–	–	–	–	–	–	–	–	–	—
117 5 8	86 0 0	3	56 7 4	52 5 3	8	–	8 13 1	–	Rev. W. Jeffcott.
–	–	–	–	–	–	–	–	–	W. Weir, Esq.
129 8 10	63 0 0	2	80 11 3	37 12 10	10	–	11 4 9	10 0 0	John Gray, Esq.
–	–	–	–	–	29	–	–	–	—
94 12 4	41 15 0	2	70 15 1	44 17 2	24	20 19 11	–	–	Joshua Fennell, Esq.
–	–	2	–	–	12	–	–	–	—
224 19 0	95 0 0	4	121 12 6	29 8 7	21	–	73 17 11	–	P. Heffernan, Esq., M.D.
240 16 10	149 0 0	4	205 13 7	101 6 8	34	66 3 5	–	–	Colonel Phipps.
41 7 5	20 0 0	2	23 12 6	17 14 0	7	–	0 0 11	–	Rev. P. Laffan, P.P.
–	–	–	–	–	–	–	–	–	Mr. J. Kickham.
–	–	–	–	–	21	–	–	–	—
73 12 5	33 0 0	2	107 13 5	53 8 0	24	67 9 0	–	–	S. L. Cambie, Esq.
6 14 3	10 0 0	1	14 11 6	–	12	7 17 8	–	–	Mr. P. Cleary.
307 7 0	97 14 2	4	124 14 8	115 9 10	20	–	67 2 6	–	Mr. J. Bennett.
–	–	–	–	–	–	–	–	–	S. S. Dudley, Esq.
8 0 6	23 0 0	2	35 14 2	23 6 0	13	50 19 8	–	–	Mr. W. Fenelly.
–	–	–	–	–	–	–	–	–	Mr. Wm. Crowe.
59 5 4	52 0 0	2	77 3 0	57 13 4	10	75 11 0	–	–	George Ryan, Esq.
–	–	–	–	–	–	–	–	–	Mr. T. Falkiner.
197 7 3	70 0 0	3	96 12 9	86 12 9	81	–	14 1 9	–	Mr. D. Shields.
3 8 1	0 16 1	1	0 16 1	7 10 0	2	4 18 0	–	–	Rev. M. Wilson.
–	–	–	–	–	–	–	–	–	W. Hore, Esq.
91 3 3	41 4 3	3	47 7 1	55 17 0	21	12 0 10	–	–	Rev. W. B. Ashe.
78 13 4	27 10 0	2	108 3 0	58 8 7	25	85 18 3	–	–	J. K. Tener, Esq.
103 19 10	14 1 6	2	53 2 4	31 4 0	19	–	19 13 6	19 13 6	Rev. Isaac Ashe.
174 13 2	89 0 0	3	102 8 2	64 12 8	13	–	7 12 4	–	S. E. Weir, Esq.
143 15 1	50 0 0	2	63 0 5	76 1 4	16	–	4 13 4	–	Rev. J. R. Dill.
199 15 7	58 0 0	2	73 7 7	85 3 8	14	–	41 4 4	–	Edward Sproule, Esq.
–	–	–	–	–	–	–	–	–	Robert Wray, Esq.
17 19 0	53 18 0	2	58 18 0	26 12 4	1	67 11 4	–	–	George Buchanan, Esq.
142 3 10	50 10 0	3	72 19 1	68 0 6	22	–	1 4 3	–	J. K. Tener, Esq.
9 2 6	10 0 0	1	10 16 8	8 0 0	1	9 14 2	–	–	Rev. John G. Porter.
149 14 5	81 0 0	3	152 18 8	72 8 4	26	75 7 7	–	–	J. K. Tener, Esq.
119 11 7	58 0 0	3	70 9 1	62 6 5	21	13 8 11	–	–	Rev. M. Wilson.
–	–	–	–	–	–	–	–	–	Rev. J. Arnold.
103 9 2	30 0 0	3	44 0 0	52 19 2	11	–	6 10 0	4 4 0	R. Henry, Esq.
265 13 4	85 17 0	8	134 16 2	117 15 7	21	–	13 1 7	–	John Little, Esq.
232 7 9	35 0 0	3	50 0 3	88 9 9	21	–	93 17 9	86 5 2	Rev. S. Alexander.

[l] No account from Tipperary up to time of closing tables.

[m] No account from Omagh up to the time these tables went to press.

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Appendix (A), No. 2.—Statement of Accounts of Loan Funds for the Year

Counties.	Name of Loan Fund.	Amount of Capital on 31st Dec. 1848.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits.	Total Amount circulated in 1848	Amount issued in Monthly Loans.	Number of Loans issued in 1848.	Average Amount of each Loan.	Average Cost of the Funds for each Loan, including an Interest on the Capital.	Sum in Borrowers' hands on 31st December, 1848, exclusive of Bad Debts	Sum in Treasurers' hands on 31st December, 1848	Amount of Discount received in 1848	Amount of Fines received in 1848.
		£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Waterford.	Cappoquin,	475	–	1,545	–	409	3 15 0	1 5	433 16 0	4 8 7	25 15 0	7 11 8
	Comragh,	513	163	656	–	435	2 4 0	1 2¼	484 0 0	28 5 10	15 16 8	16 15 2
	Lismore,	–	–	–	–	–	–	–	–	–	–	–
	Newtown,	669	109	1,352	–	263	5 3 0	3 6½	536 19 0	129 4 10	22 10 8	2 6 5
	Tallow,	550	–	1,256	–	349	3 12 0	2 2¾	393 17 0	73 14 3	21 2 0	3 1 8
	Villierstown,	–	–	–	–	–	–	–	–	–	–	–
	Waterford,	3,038	558	13,108	–	2,759	4 15 0	1 0	3,022 16 0	13 19 3	218 8 8	69 4 5
	Waterford, King-st.	1,269	96	4,831	–	1,454	3 6 0	1 3	1,268 9 10	–	81 0 4	81 0 8
Westmeath.	Castletowndelvin	1,295	64	2,615	1,528	570	4 12 0	2 7½	1,228 19 0	66 15 0	70 4 10	25 18 5
	Clonmellon,	168	18	26	–	13	2 0 0	–	132 0 11	36 2 7	0 8 10	0 2 0
	Collinstown,	–	–	–	–	–	–	–	–	–	–	–
	Kilbeggan,	829	130	2,111	2,029	723	2 18 0	2 1	526 18 0	300 10 4	64 15 5	13 17 4
	Killucan,	1,850	782	3,129	3,128	582	5 7 0	3 3	1,840 18 5	5 16 8	109 8 6	46 2 0
	Mayne,	83	4	407	–	226	1 16 0	0 5¾	78 8 4	4 2 0	6 15 8	2 7 5
	Moate,	939	133	4 346	–	1,320	3 6 0	1 7¾	924 18 0	–	72 8 8	28 16 6
	Mullingar,	1,600	–	2,785	1,127	469	5 18 0	4 1	628 1 0	86 5 7	62 17 0	22 3 8
	Portneshangan,	410	20	1,514	–	431	3 10 0	1 5¾	337 2 0	72 1 9	25 4 8	3 16 0
	St. Mary's, Athlone,	1,581	49	7,866	–	1,623	4 8 0	1 1	1,575 10 0	4 9 6	131 2 0	30 0 11
	Tyrrellspass,	1,631	–	444	444	159	2 15 0	–	1,582 10 11	0 2 0	12 18 6	8 0 6
Wexford.	Boro,	2,404	243	10,149	1,635	1,400	7 4 0	0 5½	2,284 16 0	116 13 4	169 11 9	29 18 4
	Camolin,	68	18	278	–	194	1 6 0	1 4	62 3 5	5 7 9	4 12 6	3 12 7
	Clohamon,	–	–	–	–	–	–	–	–	–	–	–
	Enniscorthy,	1,169	49	5,123	–	1,527	3 7 0	1 4	1,112 7 0	54 10 7	85 7 8	67 11 10
	Gorey,	853	–	2,690	1,321	1,020	2 10 0	1 3	781 16 0	81 13 2	69 1 11	46 6 0
	Kilpatrick,	103	–	72	65	31	2 6 0	2 7	77 0 6	23 8 1	2 2 11	3 7 11
	New Ross National,	2,235	1,113	6,929	4,050	1,467	4 14 0	1 9½	1,952 12 0	280 16 8	143 16 4	104 1 5
	New Ross Benevolent,	1,946	206	7,664	–	1,958	3 18 0	1 1¼	1,778 7 0	164 4 3	127 14 8	106 18 6
	Taghmon,[a]	–	–	–	–	–	–	–	–	–	–	–
	Templeudigan,[a]	–	–	–	–	–	–	–	–	–	–	–
	Wexford General	3,360	280	13,019	2,584	2,503	5 4 0	1 0½	5,355 13 0	3 6 0	270 16 4	31 13 2
	Wexford Temperance,	80	7	170	–	54	3 8 0	1 6½	59 7 0	20 7 10	2 16 6	0 18 6
Wicklow.	Baltinglass,	615	67	2,966	–	856	4 10 0	1 7¾	533 16 0	81 6 5	49 8 6	37 17 8
	Bray,	271	9	384	–	153	2 10 0	–	117 18 2	150 16 7	6 8 0	2 11 5
	Imaal,	891	120	3,531	1,517	719	4 16 0	1 2¾	836 16 0	53 0 5	80 16 5	31 18 6
	Kiltegan,	567	209	2,911	–	618	4 14 0	1 5¾	550 19 0	13 0 10	48 10 4	26 18 7
	Moyne,	527	149	2,337	–	546	4 5 0	1 5¼	471 3 0	53 14 9	38 19 0	14 16 5
	Wicklow,	2,812	596	12,266	6,980	1,952	6 5 0	1 8¾	2,779 8 0	123 16 5	306 4 6	47 11 9

Appendix

Statement of Accounts of Monts de Piete, Registered under the Loan Fund Board, in

County.	Name of Town in which Mont de Piété is situated.	Name of Corresponding Officer or Founder.	Capital at close of 1848.	Number of Pledges in Stock on 31st Dec. 1847.	Value estimated by the Amount advanced on them.	Number of Pledges taken during the Year 1848.	Value.	Number of Pledges released during the Year 1848.	Value.
			£		£ s. d.		£ s. d.		£ s. d.
Armagh,	Portadown,	H. J. Porter, Esq.,	625	4,967	606 2 6	10,948	1,269 6 6	10,038	1,166 6 2

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ending 31st December, 1848, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1848.	Total paid as Salaries or Wages during 1848.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, also Bad Debts and Loss on Notes in 1848.	Amount of Interest Paid for Capital.	Number of depositors owning said Capital.	Net Loss of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1848 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Amount actually expended for Charitable Purposes during 1848.	Honorary Corresponding Officers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	
30 14 10	24 8 0	2	29 1 9	21 18 4	3	14 5 3	–	–	Mr. J. Dartnell.
34 10 1	28 0 0	3	38 0 0	22 0 0	3	25 9 11	–	–	Rev. W. J. Ardagh.
–	–	–	–	–	–	–	–	–	Ven. Archd. Power.
25 0 1	40 0 0	1	46 14 9	28 16 0	8	50 10 8	–	–	J. P. Coghlan, Esq., M.D.
29 7 3	33 0 0	2	39 1 6	27 10 0	3	37 4 3	–	–	Mr. R. Barnett.
–	–	–	–	–	–	–	–	–	Rev. H. Butler.
312 10 9	120 0 0	3	140 15 8	125 17 0	31	–	45 18 3	35 0 0	V. R. Delandre, Esq.
177 7 2	88 4 0	4	91 4 3	50 4 2	23	–	26 18 9	–	Thomas Pyne, Esq., M.D.
103 18 3	51 5 0	3	75 2 10	75 18 5	26	47 3 0	–	–	Rev. R. H. Dunne.
0 10 10	5 3 0	2	5 6 0	–	1	4 15 2	–	–	H. Dickson, Esq.
–	–	–	–	–	–	–	–	–	Rev. E. Trench.
100 8 8	54 13 10	3	96 5 9	34 19 2	16	30 18 3	–	–	Rev. E. Wilson.
189 3 7	75 0 0	3	95 15 3	67 10 9	18	–	5 17 7	55 19 10	Rev. Cecil Crampton.
10 11 5	2 5 0	2	5 8 8	3 15 0	5	–	1 7 11	–	Captain Pakenham.
125 11 0	81 0 0	4	108 10 8	36 15 2	19	19 14 10	–	–	Edw. Bewley, Esq., M.D.
89 15 2	33 6 8	3	95 15 0	108 8 7	34	112 8 4	–	–	Rev. R. H. Dunne.
32 11 10	20 0 0	1	27 9 6	–	1	–	5 2 4	–	J. W. M. Barry, Esq.
183 9 6	70 0 0	2	99 16 1	72 8 4	22	–	11 5 0	–	Mr. Michael Brennan.
25 6 11	53 7 3	4	96 15 1	55 0 5	45	126 8 7	–	–	Thomas Somers, Esq.
235 0 3	23 3 0	2	41 15 0	135 8 3	29	–	57 19 0	41 0 0	Rev. E. Moore.
12 2 4	11 0 10	2	15 1 6	2 10 0	–	5 8 11	–	–	Rev. D. Browngrigg.
–	–	–	–	–	–	–	–	–	—
168 11 5	82 12 0	4	111 17 10	44 6 10	15	–	12 6 9	11 0 0	Thomas Pounder, Esq.
133 7 11	42 0 0	2	76 19 0	37 8 8	12	–	19 0 3	–	Captain Robert Owen.
5 13 6	4 0 0	1	4 0 1	2 8 8	3	0 15 3	–	–	Rev. Fred. Thompson.
260 17 0	98 0 0	3	131 15 0	60 15 3	28	–	68 6 9	40 0 0	Rev. John Corbett.
259 6 6	90 0 0	2	124 2 8	88 8 8	31	–	46 15 4	–	Rev. P. Crane P.P.
–	–	–	–	–	–	–	–	–	Rev. George Richards.
–	–	–	–	–	–	–	–	–	Rev. J. Whitney.
313 14 4	101 10 0	2	130 16 2	168 6 5	41	–	14 8 9	–	Mr. J. Kinselah.
3 19 11	–	–	4 3 8	–	–	0 3 8	–	–	Mr. C. Gifford.
93 1 9	45 0 0	3	54 4 0	29 13 3	15	–	8 18 6	–	Rev. H. Scott.
9 19 8	30 0 0	1	31 16 3	–	8	21 16 7	–	–	Francis O'Brien, Esq.
122 13 6	50 0 0	4	64 17 7	39 8 6	23	–	18 7 5	11 2 0	Michael Fenton, Esq.
80 11 11	30 0 0	3	45 10 6	16 2 7	29	–	18 15 10	8 5 6	Rev. Robert Wright.
58 6 6	26 0 0	2	34 15 0	15 19 8	11	–	7 11 10	–	Rev. T. O. Fetherston R.
368 7 6	116 17 4	3	108 11 1	149 3 1	28	–	50 13 4	–	William Blood, Esq.

(A), No. 3.

accordance with the Act 6 & 7 Vic., chap. 91, and working in Ireland during the Year 1848.

Number of Unredeemed Pledges sold by Auction during the Year 1848.	Value, exclusive of Charges of Sale.	Number of Pledges remaining in Stock on 31st Dec. 1848.	Value.	Gross Profit on Operations of the Year 1848.	Expenses and Interest on Capital.	Net Profit (if any).	Net Loss (if any).	Average Cost to the Establishment of the Receipt of each Pledge.	Estimated Saving to the Poor during the Year 1848, taking the Average Charges of Pawnbrokers as a Guide.
	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	d.	£ s. d.
661	83 19 7	5,216	625 3 8	170 15 9	121 8 10	48 18 11	—	1¾	113 8 8

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APPENDIX A.

Extracts from the Reports made by Managers of Loan Fund Societies, for the Year ending 31st December, 1848.

APPENDIX (A), No. 4.

EXTRACTS from the REPORTS made by MANAGERS of LOAN FUND SOCIETIES, for the Year ending 31st December, 1848.

ANTRIM.

ANTRIM, COUNTY ANTRIM.

The Antrim Loan Fund has been conducted with uniform success throughout the year 1848. The circulation of money has increased, the repayment has been more regular, and not one bad debt has been contracted.

The liabilities of the Fund on the 31st December, all interest then due being paid, and every other demand satisfied, amounted to £4,988. The sum then held by borrowers and the Treasurer was £5,571 10*s.* 8*d.*, showing a net profit or Reserve Fund of £588 10*s.* 8*d.*

Monthly loans are much preferred to weekly. During the year there have been of the former 3,485, on which there was issued £20,705; of the latter only 492, receiving only £1,310; being about one-sixteenth of the sum issued on monthly loans.

This Fund has conferred many advantages on borrowers, by enabling small farmers to procure seed for their crops and necessary stock of cattle; and, where landlords allow a liberal discount for prompt payment of rent, it has afforded tenants a most decided benefit, as many of them most thankfully acknowledge.

In one case only was it necessary to proceed to extremity to recover the amount of a loan, throughout the year.

PORTADOWN

PORTADOWN, COUNTY ARMAGH.

From the extreme good management of this Institution, it has been able to continue its usefulness with less evil and more good than I had anticipated.

HACKETSTOWN.

HACKETSTOWN, COUNTY CARLOW.

In presenting their annual account for 1848, the Committee of the Hacketstown Loan Fund Society beg to observe that, taking into consideration the state of the country, they have reason to be satisfied with the general state and working of the Society; more especially when it is remembered that the same adverse circumstances adverted to in last year's report have not only continued, but extended to a higher grade of borrowers, rendering it more difficult satisfactorily to work the capital of the Society.

The Committee continue persuaded that the Society is very beneficial to the district; uniformly so to those borrowers who avail themselves of its assistance in the true spirit of the Institution, namely, as capital in their industrial pursuits; while the Managers have reason to lament the want of some effective check to the abuse of the system by those who borrow to pay rent, and the Committee would gladly act upon any suggestions which would tend to diminish the abuse.

BALLYJAMESDUFF.

BALLYJAMESDUFF, COUNTY CAVAN.

The Society is more prosperous than could be expected in times of such general depression.

The Society has been especially useful in supplying means to small farmers for providing seed and cattle for their land, which might otherwise be waste.

KINGSCOURT.

KINGSCOURT, COUNTY CAVAN.

The total amount issued during the ten years the Society has been in operation has been £94,580, in 25,496 loans.

Limited as the circulation of the last year has been, the good it effects, and the advantage to small dealers are felt and appreciated.

KILLALOE.

KILLALOE, COUNTY CLARE.

The parties now borrowing from us must have derived considerable benefit from the aid afforded them. The class for which Loan Funds were originally intended, has, in the change of times, become quite extinct. The farming class, many of whom were independent of such aid, are now the most regular borrowers, and by industry are compelled to keep up to the systematic punctuality of payment so rigidly enforced by adhering to the rules of the Society.

We deem it of importance, and we state the fact as proof of the confidence reposed by the public in the management of this Society, that, although there existed last Summer, much political excitement in this country, and consequently a want of confidence in all banking institutions, we had not a single demand made on us for the withdrawal of money, either by our debenture or deposit holders; on the contrary, parties having drawn their money from out Savings' Joint Stock Banks, were anxious to lodge it with us on security of the Society's debentures.

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In conclusion, we cannot but congratulate ourselves on the healthy condition of this Society. Since its formation in the spring of 1846, we have had to contend with new and more accumulated difficulties, for since that period this country has been sinking under complex evils and distress; and should such a state of things continue, which may God avert, we see well-grounded apprehension to fear that it would not be prudent to continue the operations of such societies.

MILLTOWNMALBAY, COUNTY CLARE. KILLALOE. MILLTOWNMALBAY.

The state of the Society is most cheering, its progress during the past year of famine and destitution being perfectly satisfactory.

AGHADA, COUNTY CORK. AGHADA.

This Committee, in submitting a brief report, are impressed with a conviction, that contracted as the operations of this Loan Fund necessarily were, owing to the altered and lamentable condition of the country, they have yet been attended with much advantage to a large number of industrious poor.

COACHFORD, COUNTY CORK. COACHFORD.

The Committee of the Coachford Loan Fund Society, in making this, their ninth, annual report, have much pleasure in bearing testimony to the confidence which depositors, without any exception, continue to repose in the Treasurer and Trustees, and to the utility of the Institution.

COVE, COUNTY CORK. COVE.

During the past year the Cove Loan Fund has not only maintained its ground, but even improved in circumstances, notwithstanding the difficulties with which it had to contend. Its capital has increased, and its profits are not only larger, but, which is very gratifying, derived from more legitimate sources than in the preceding year.

Of the large amount of capital withdrawn in 1847 none has been re-invested; in short, from the wealthy and influential of the district it has received no support or aid, while there has been an increase of small depositors, proving the return of more prosperous days to the humble industrial classes, and their confidence in the Institution.

Another year's experience of the judicious working of the Loan Fund System, under the guidance and sanction of the Loan Fund Board, confirms our opinion of the eminent advantages it is adapted to afford the industrious community, and of the eminent claims of the humble classes of this district, grounded on their proved principle and punctuality, to be afforded all the benefits of such an Institution.

FERMOY, COUNTY CORK. FERMOY.

We have the pleasure of knowing that the Society has benefited more of the industrious poor, than perhaps in any former year, from the scarcity of money and the difficulty of obtaining it. This has also led a superior class of borrowers to seek assistance.

MITCHELSTOWN, COUNTY CORK. MITCHELSTOWN.

It may be well to add, that the two-monthly Loan System (under the 28th section of the Act), commenced in the month of April last, is working well, and considerable benefit has been derived by small farmers from the accommodation afforded. Should the capital, as is expected, be fully employed for the current year, such profits will be added to the Reserve Fund as will place the Institution (once more) on a permanent and secure basis; and this after overcoming the most critical times that ever had to be encountered.

MOVILLE, COUNTY DONEGAL. MOVILLE.

No new feature presents itself in the working of the Moville Loan Fund during the present year. The Managers have to report another year in which no loss has been sustained, and they think they have reason to congratulate themselves, that whilst their Loans, since the commencement of the Institution, have reached nearly £60,000, their bad debts amount only to 12*s.*; and this result is the more gratifying when the poverty of the country is considered, and when the unexampled distress of the last two years is taken into account.

We are still of opinion that the existence of this Society is of much advantage to this locality.

We would call the attention of the Loan Fund Board to the security which this Institution affords to the debenture holders, from the relatively long series of accumulated profits, amounting to £390 12*s.* 11*d.*, upwards of 20 per cent. of the working capital; and as it is probable the capital may, without disadvantage, be somewhat diminished, whilst the profits are gradually adding to the capital, that security will be still further increased.

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APPENDIX A.

Extracts from the Reports made by Managers of Loan Fund Societies, for the Year ending 31st December, 1848.

RAPHOE.

RAPHOE, COUNTY DONEGAL.

The account of the past year affords, in a few items, such satisfactory proofs of the better working of the Raphoe Loan Fund, as render many observations unnecessary.

HOLYWOOD.

HOLYWOOD, COUNTY DOWN.

The management of this Society has been somewhat less difficult during the past year, owing to a better selection of borrowers; and at present the repayments are generally good.

The Managers are of opinion that the Society has been very useful to the industrious farmers, by assisting them with loans to pay their demands without selling off their crop or stock; and, in many cases, assist to buy cattle, the produce of which enables them to pay the instalments with regularity.

The money is for the most part circulated among farmers, many of whom hold large farms, with eight, ten, and in some cases twelve cows.

SWORDS.

SWORDS, COUNTY DUBLIN.

At the close of the seventh year of their operations, the Swords Loan Fund Committee have much satisfaction in reporting that their Institution has prospered, and, so far as their observations extend, has been of much benefit to their district

The Committee have every reason to be gratified with the working of this Institution, and the effect it has produced during a period of very great and general distress throughout the country.

ARDESS.

ARDESS, COUNTY FERMANAGH.

We have much pleasure in stating, that since our labours commenced last year (1848) the Fund has been most successful in its operations, there having been no bad debts, and only one conviction for non-payment. We also find that the greatest benefit has resulted from the circulation of the small capital of the Fund, and we have good reason to believe that many persons have been much benefited, if not saved from ruin, by the timely loans obtained.

We therefore purpose from time to time to increase our capital, to suit the wants of the locality.

CRICHTON.

CRICHTON, COUNTY FERMANAGH.

In closing the accounts of the Crichton Loan Fund Society for this year, the Committee of management are happy (after a lapse of thirteen years, during which period the Society has been in existence) to bear ample testimony to the benefits which the Institution has conferred on the districts to which it extends its operations.

During the above period £171,784 have been lent to 39,827 recipients; of this sum only £137 was credited as bad debts, being not more than 17*d.* per cent. of the issues: £2,093 18*s.* 10*d.* of profits have been appropriated to charitable purposes.

In this Society the advantages of a Savings' Bank are united to those of a Loan Fund; the whole of the capital has been borrowed within the district; much of it from servants, mechanics, and farmers; thus securing to these classes a higher rate of interest than they could obtain elsewhere for their savings. Some of the deposits are as low as £1.

It is highly gratifying to state, the Society is in a healthy condition, and its funds safe from the unappropriated profits, amounting to £219 4*s* 6*d.*, together with a donation of £36, from the sale of broken stones (as noticed in last year's report). It is also pleasing to remark, that a sum of £13 9*s.* has been recovered this year out of the sum taken credit for as bad debts in last year's account.

The members, from long experience, feel satisfied that the Society is calculated to benefit the provident and industrious.

The benefits conferred are numerous, but as they do not vary much from those contained in former reports, we need not more particularly refer to them.

The evil to be guarded against is, to ascertain by every means possible, the use for which the loan is intended, the moral character and circumstances of borrower, respectability and solvency of sureties, supported by the faithfulness of those intrusted with the responsibility of recommending.

BIRR.

BIRR, KING'S COUNTY.

The benefits conferred on the industrious dealer, the economizing small farmer, and the operative mechanic (who make the loans reproductive) are incalculable, whilst others of the same class (who, from irregularity in their repayments, are refused accommodation) are greatly limited in their business; and the practice of lending to extensive farmers has been long since discontinued.

CLOONE.

CLOONE, COUNTY LEITRIM.

After another year of great distress, it is with much pleasure we furnish our annual account to the Loan Fund Board, showing a saving on the year's transactions of £32 15*s.* 5*d.*

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We had a gloomy prospect before us in the beginning of the past year; the unsettled state of the country led us to anticipate that the depositors would call in the capital of this Society; and the precautionary steps that were taken, enabling us promptly to meet every demand (when made), have placed us in a satisfactory position before the public; and in this respect we can say the Society has progressed; as hitherto, its benefits are felt and gratefully acknowledged.

The industrious and thrifty, with the loans granted to them, deal in cattle and provisions, and are thus enabled to support their families; and the farmers, since the failure of the potato crop, feel more and more the great advantages derived from the Loan Fund System, in the timely aid it affords to them for the better cultivation of their farms.

Many instances could be adduced where farms would have remained uncropped last season, had it not been for the loans granted by this Society.

CLOONE.

ASKEATON, COUNTY LIMERICK.

ASKEATON.

The Committee can truly say that the borrowers have a kind of feeling of honour about these debts, which does not exist respecting rent or any other debt.

The Committee are assured by the tradesmen, dealers, and shopkeepers, that they derive great benefits from the operations of this Loan Society.

BALLINGARRY, COUNTY LIMERICK.

BALLINGARRY.

Our Society continues to prosper, although in the midst of a pauper population. We are keeping strict watch over the solvency of the sureties, the great safeguard of a Loan Fund.

LIMERICK, PERY, AND JUBILEE, COUNTY LIMERICK.

LIMERICK, PERY, AND JUBILEE.

During the past trying year the Fund has been managed with the usual care.

The present capital stock, free from interest, is £1,720 2*s.* 8*d.*, and that borrowed on debentures, bearing interest at 5 per cent., making a total of £2,235 7*s.* 11*d.* There was demand for a larger amount, but in consequence of the general distress that prevailed, it was not thought prudent to extend the issues, which enabled the Committee to exercise more discretion in the selection of borrowers; consequently, although the amount circulated this year exceeds that of last, the fines are £27 17*s.* 3*d.* less, whereas our net profit is only diminished by £3 4*s.* 5*d.*

We would again beg to call the attention of the Central Board to a passage in our reports of 1844 and 1845, viz.:—"That the low rate of 4*d.* in the pound, to which the interest charged "by this Society is now limited, would not be adequate to support its expenses and risks, "were not a considerable portion of our capital our own, and therefore freed from interest; "consequently, in our opinion, such establishments, when subject to interest for perhaps the "whole of their capital, can scarcely maintain their position with satisfaction or safety, at "so low a rate of remuneration, which should, we think, be advanced to at least 5*d.* in the "pound, instead of 4*d.*, inasmuch as the difference to the borrowers would be quite unfelt and "insignificant, while it would materially tend to protect those establishments from the "effects of unavoidable expenses and hazards, and thereby secure to the public the greater "permanency and safety of such Institutions."

KILREA, COUNTY LONDONDERRY.

KILREA.

The Committee have no reason to speak otherwise than favourably of the working and the usefulness of the Institution. The people generally are punctual in their payments, and especially so, considering the difficulties of the times.

The periods of its greatest usefulness are those of seed time and harvest. Much land, the Committee are satisfied, would have been left uncultivated, but for the means this Institution afforded of procuring seed; and when the harvest is late, the Fund affords the means of meeting the rent day, without a too hasty resort to the produce of the farm.

The Committee anticipate no losses, and are satisfied with the moderate profits they obtain.

EDGEWORTHSTOWN, COUNTY LONGFORD.

EDGEWORTHSTOWN.

The Managers have reduced their capital during the past year, and for a considerable portion of it curtailed their issues, requiring at the same time additional security from the borrowers; they have, therefore, much pleasure in stating that the fines have been considerably reduced, that the number of defaulters have been comparatively few, particularly for the last three months, and that the Society has never been in a more healthy condition.

ABBEYLEIX, QUEEN'S COUNTY.

ABBEYLEIX.

The Committee feel pleasure in being able to state that they have been able to meet all their engagements, and also to reduce their debentures, during a year of unparalleled distress; and although they have not been able to add to their capital, but, on the contrary, have lessened it by a small amount, they consider themselves in a safer position than they

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APPENDIX A.

Extracts from the Reports made by Managers of Loan Fund Societies, for the Year ending 31st December, 1848.

were in 1847, inasmuch as they have a larger capital in proportion to the amount of debentures. The greatest difficulty to be contended with during the past year was, to avoid lending to parties about to emigrate. There appears some discrepancy in the accounts since the Inspector's audit in April last, which the Committee attribute to some errors in the early working, and not to any defalcation on the part of the clerks; but having grounded their account on his statement, and adopted the form of account directed by the Board, they trust no such thing shall happen in future.

ABBEYLEIX.

DURROW.

DURROW, QUEEN'S COUNTY.

The Managers beg to suggest that they consider the discount charged to borrowers not sufficient to pay expenses, and leave a profit to secure shareholders (except when a very large issue is desirable).

PORTARLINGTON

PORTARLINGTON, QUEEN'S COUNTY.

In the end of the year 1848 the Portarlington Loan Fund Society is in good health, and, as its accounts show, prospering on a somewhat smaller capital during the past year of 1848; a larger issue has been effected, and the fines, no bad criterion of stability and use, are reduced in amount for the past year, compared with the preceding one of 1847.

After all the debts of the Society, for management, interest of capital, and incidental expenses, are paid, there remains a clear profit of £27 16*s.* 2*d.*, for the year, to be added to the profits of three former years, and which, together with the sum of £125 0*s.* 7*d.*, made by the Institution since it commenced working.

A much larger amount of money could have been issued, and probably with safety, but it was deemed the wisest course to act cautiously, as the year has been one of great commercial difficulty.

Few establishments for the issue of money can say more than this—that its bad debts are comparatively nothing. This we can say, for, in lending out a sum, amounting very nearly to £40,000 in four years, our bad debts have been only £9 12*s.* 3*d.*

Whatever objections are or can be advanced against Loan Funds, are, it may be, of a local nature, and have existence more in the want of an effective and secure machinery of operation, than in the real character of a Loan Fund. For the Loan Fund is but a banking system, and the world admits the utility of banks.

TIMAHOE.

TIMAHOE, QUEEN'S COUNTY.

The Committee are of opinion that at no former period of the history of this country, were means more required by the well-conducted; and they believe the Loan Fund System peculiarly suited to meet the present crisis.

LISSADELL.

LISSADELL, COUNTY SLIGO.

The present state of this Society is healthy. Its progress during the last, has been more favourable than during the preceding year, having diminished the issues; and we trust that it has seen the worst.

By great circumspection for the future, I am confident it will be as flourishing as ever.

CLOGHER.

CLOGHER, COUNTY TYRONE.

We feel convinced that the Institution has been the means of essentially mitigating the general distress, and of enabling the industrious farmer to maintain his position in society, without having recourse to out-door relief.

CLONANEESE.

CLONANEESE, COUNTY TYRONE.

In closing this year's account, we have cancelled a considerable amount of arrears of 1846 and 1847, as bad and hopeless. These arrears were principally on three townlands, the inhabitants of which have either emigrated or gone to the workhouse. There is still, however, of the arrears of those years about £50 which is doubtful, but not hopeless, and therefore not cancelled as bad. We have during the year so limited our business, that the Loan Fund is now in healthy action, and the expenses of management have been reduced as low as possible; but if the ensuing year will not otherwise re-establish the affairs of the Institution, the Trustees are determined to conduct the management gratuitously rather than encroach on the debentures. If however, as now appears likely, the linen manufacture should again flourish in this district, from which it has disappeared for the past three years, we entertain no doubt that our Loan Fund will again prosper, and resume its position of more extended usefulness as a benevolent Institution for the working classes.

DROMORE.

DROMORE, COUNTY TYRONE.

The Committee have every reason to believe that the Society has greatly benefited the people who have received loans to purchase cattle, after the last dear times, when provisions were so very scarce and dear.

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DRUMQUIN, COUNTY TYRONE.

DRUMQUIN.

The Trustees and Committee of the Drumquin Loan Fund, at their annual meeting in January, 1849, having audited the accounts and examined the proceedings of the Society for the year 1848, are much gratified to be enabled to make a favourable report of the state of the Institution to the Central Board.

Owing to the judicious discrimination that has been exercised in the issue of loans, the Committee have the pleasing fact to announce (notwithstanding the late distressed state of the country), it has been necessary to execute only three levy warrants in the collection of the instalments, amounting to £8,831 8*s.* 0*d.*, paid to the Society during the above period.

Much care is taken in ascertaining the character of the borrower, and the probable means he has of repaying a loan. Hence improvident parties are precluded the getting a loan, and industrious individuals, to whom a loan is really a benefit, are accommodated.

FINTONA, COUNTY TYRONE.

FINTONA.

The affairs of the Fintona Loan Fund being now nearly wound up, it is the decided opinion of those in close connexion, that the system is the best that could be invented, not only to promote industry, but to benefit industrious people; and, where impartiality and strict attention are paid to the selection of borrowers, it is a sure and safe place for another class of industrious people to deposit their savings.

Nevertheless it is their decided opinion and firm judgment, that the system could not be safely managed, so as to do justice to all persons concerned, for a less sum than 6*d.* in the pound for a loan for twenty weeks; and a sum to be charged as fine, not exceeding 6*d.* in the pound on one loan, where the borrower is more than two or three times a defaulter.

The Managers cannot yet show the exact amount of loss, as several are paying in slowly who could not be forced.

NEWTOWNSTEWART, COUNTY TYRONE.

NEWTOWNSTEWART.

The benefits conferred have been very great; during the spring season many small farmers could not have procured seed for their ground, nor stock for their farms, without aid from this Loan Fund. *The town of Newtownstewart and its trade depend chiefly, at present, upon the circulation of money given by the Loan Fund;* and we hope that, with the blessing of God, we will be able to weather the storm, and again assume the position we occupied before the year of famine.

TERMON, COUNTY TYRONE.

TERMON.

The Managers of the Termon Loan Fund have much pleasure in reporting favourably of the Society's operations during the year 1848.

For better security of the capital, it was thought advisable that each borrower should have three securities joined with him in his promissory note, and consequently there is not now the slightest risk of incurring a bad debt.

The demand for loans for various purposes is very considerable in our district, and often greater than we can meet. Five hundred pounds could, with safety, be added to our capital, and find an easy circulation.

The borrowers continue to think that the Loan Fund affords them most useful accommodation, and from our own observations and experience, we should say that its advantages, in many respects, are in this neighbourhood very great.

The monthly Loan System is working well, and is better liked by the people than the weekly, being much more convenient.

The amount of past due loans is small, and does not contain a bad debt. Every possible indulgence is given to borrowers, and if a good many summonses are served and warrants taken out, it is more with the view of stirring up the tardy amongst them, than of pushing the law to its extremity—an alternative only used when fraud is manifestly the intention of the defaulter.

In the formation of this Society the object of the Managers has been fulfilled; they pay considerable attention to it, are satisfied with its working for the past, and have confident hope of its future prosperity.

CASTLETOWNDELVIN, COUNTY WESTMEATH.

CASTLETOWNDELVIN.

In reporting on the state of the Castletowndelvin Loan Fund Society I am happy to be able to state, that during a year of unexampled distress, with prices lower than they have been known for many years for all kinds of produce, with a failure of the potato crop, and an inferior yield in all kinds of corn, with high poor rates; notwithstanding all these difficulties to contend with, our Society has progressed in a most remarkable manner; and though, with some expense, we have this year recovered £800 of arrears, and with few complaints from those from whom it has been recovered.

Many are the benefits conferred by this Society, as acknowledged by all ranks acquainted with its working. It enables the day labourer to procure his provisions at first cost, without resorting to the ruinous dealings of the meal-monger or the usurer. It enables the

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APPENDIX A.

Extracts from the Reports made by Managers of Loan Fund Societies, for the Year ending 31st December, 1848.

poor tradesman to procure materials for his craft at first cost. and the small farmer to increase his stock, paying off the purchase-money by the produce of his milk and butter.

MOATE, COUNTY WESTMEATH.

MOATE.

Owing to the past and present distressed state of the country, this Society has been obliged to act with much caution and circumspection, which prevented the circulation of so large a sum as would defray the expenses. The Committee considered it the better plan to curtail the loans rather than give out money, except to borrowers and securities of undoubted solvency. The tide of emigration being large from this neighbourhood, restricted, to a great extent, its operations for the past year; so far their caution has had the desired effect, for in the last two years they have made no bad debts. The Institution is at present in a healthy state, as may be seen from the amount of fines paid, which are small. As there is now an increased demand for money by the better class of borrowers, the Committee hope, in the coming year, to regain a part of the loss sustained in the preceding years.

PORTNESHANGAN, COUNTY WESTMEATH.

PORTNESHANGAN.

We are thankful in being able to report favourably of the Portneshangan Loan Fund; even in the midst of great and still continued pressure upon all classes, and the consequent extreme difficulty in obtaining money, we have circulated £1,514 without any loss. Great caution is used, and consequently a few pounds less than last year have been lent to borrowers. Expecting for the future to lend in monthly loans, it is hoped this system will work well, and prove more useful than weekly issues and payments.

It cannot but be a source of gratification that the fines and warrants are much fewer than in most other Loan Funds.

ST. MARY'S, ATHLONE, COUNTY WESTMEATH.

ST. MARY'S, ATHLONE.

The Committee of St. Mary's Loan Fund Society have great gratification in being enabled to report that their operations for the past year (1848) have been very satisfactory, as appears from the general account.

The community within their range have been largely benefited, especially small farmers in the vicinity of the town. Many of that class who heretofore had not more than one cow, now have from three to four. They have found it their advantage to cultivate green crops. Small traders and tradesmen have, by judicious loans, either improved their circumstances, or at least have been enabled to preserve their *status* in times of much depression.

The Society beg to point attention to the fact, that no bad debts have been incurred by them in a year of unparalleled distress—a circumstance on which they dwell with pride.

BORO AND KILLANNE, COUNTY WEXFORD.

BORO & KILLANNE.

The sum of £16 has been added to the unappropriated profits. The loans given have been of essential advantage to the locality. There have been but nine warrants executed.

NEW ROSS NATIONAL, COUNTY WEXFORD.

NEW ROSS NATIONAL.

The Committee have much pleasure in stating, that this Loan Fund has (considering the depressed state of the times) been latterly working in a most satisfactory manner. During the past year (as far as they can at present judge) they have scarcely made a bad or doubtful debt, and they can observe a more marked regularity and care in the repayment of instalments by borrowers; yet they found it necessary, from the very improvident state of the country, to contract their issues very considerably, but they have not, in consequence, denied aid to any industrious person to whom a loan would be serviceable.

WEXFORD GENERAL, COUNTY WEXFORD.

WEXFORD GENERAL.

The benefit conferred during the year must be great amongst the poor dealers, who were depending on the assistance of the Fund.

The difficulty to be contended with was the general distress of all ranks, and no employment for the poor.

IMAAL, COUNTY WICKLOW.

IMAAL.

The Committee have the gratification to state, that notwithstanding the year of distress and difficulty which has just passed, the operations of the Imaal Loan Fund have gone on in a most satisfactory manner, there not having been a single bad debt or any other loss incurred.

KILTEGAN, COUNTY WICKLOW.

KILTEGAN.

The Committee hope to be enabled to continue their operations in future, with equal advantage to the agricultural inhabitants of this district, as well as to the small traders.

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APPENDIX A.

Extracts from the Reports made by Managers of Loan Fund Societies, for the Year ending 31st December, 1848.

WICKLOW.

WICKLOW, COUNTY WICKLOW.

In presenting their tenth annual report, the Committee desire to bear renewed testimony to the value of the Institution to the industrious classes.

The annexed accounts for the present year exhibit the healthy state of the Society; and the Trustees are enabled to recommend that a further sum of £50 be added to the "rest," which will be increased thereby to £590.

There is a decrease in the year of 630 in the number of loans issued, and of £2,748 in the amount circulated, as compared with last year.

The numerous channels for the application of industry which have been dried up by the depression of trade, has caused the attention of the Committee to be directed to the opportunities that exist for the extension and improvement of the fishery along this coast, and with this view they have entered into communication with the "Society for Bettering the Condition of the Poor of Ireland," and trust to their co-operation in aiding and stimulating this important branch of the industrial resources of the country.

APPENDIX (B).

APPENDIX B.

Report of the Committee of Note and Debenture Issue Audit of 1848, and the Board's Expenditure during the same year.

REPORT of the COMMITTEE of NOTE and DEBENTURE ISSUE AUDIT of 1848, and the BOARD'S EXPENDITURE during the same year.

THE Committee to audit the Note and Debenture Issue of 1848, met on the 31st January, 1849, for that purpose.

Your Committee find that there were notes in stock on 1st January, 1848.	77,100
That on 21st January were ordered	200,000
Making to be accounted for	277,100
Of these were issued during 1848,	180,900
Leaving in stock on 1st January, 1849,	96,200

The Committee having examined the stock at date of audit, and taken in account the notes issued since 1st January last, find the above number were actually in stock at that date.

It will be seen by the annexed account, that £753 15*s.* for the 180,900 notes issued at one penny each, has been duly lodged to your credit in the Bank of Ireland.

Your Committee find that the number of the last debenture issued in the year 1848 was	8,129
Deducting the number issued up to 31st December, 1847,	7,877
It will appear that debentures were issued during the past year.	252

It will be seen by the annexed account, that £12 12*s.* for the above 252 debentures, at one shilling each, has been duly lodged to the credit of the Board.

Your Committee find that £130 has been passed to your credit during the past year, for interest of stock funded.

Your Committee find a lodgment of £61 12*s.* 5*d.* was made by your Secretary on the 14th June, being part of the proceeds of the draft for £700, paid out on account of the Rathvilly Fund, to cover your expenses in that matter.

Your Committee further find lodgments of £183 8*s.* 10*d.*, £85 13*s.* 4*d.*, and £7 17*s.* 6*d.*, total, £276 19*s.* 8*d.*, recovered by your exertions from the assets of the late New Ross Charitable Fund, the particulars of which, it is presumed, will be adverted to in your annual report.

Your Committee find a direct lodgment of £2 1*s.* 8*d.*, on account of the note issue of 1848, was made prior to the date of balance.

These several sums will give you a total of £2,293 8*s.* 4*d.* to be accounted for.

Your Committee find drafts to the amount of £1,703 9*s.* were signed by the Board, in conformity with your minutes, of which particulars are given at foot of the account.

From the total then of	£2,293	8	4
Is to be deducted drafts for	1,703	9	0
Which should leave a balance of in bank.	£589	19	4

Your Committee find, by examination of your bank book, that the Bank of Ireland acknowledge the sum of £589 19*s.* 4*d.* to your credit at date of balance.

Your Committee find your accounts are kept with the same minute accuracy they have had occasion to express their approval of in prior reports.

(Signed,) H. U. TIGHE,
JNO. BARLOW.

31*st January*, 1849.

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APPENDIX B.

Account accompanying the Report of the Committee of Audit of Note and Debenture Issue of 1848.

APPENDIX (B)—*continued.*

ACCOUNT accompanying the REPORT of the COMMITTEE of AUDIT of NOTE and DEBENTURE ISSUE of 1848.

		£ s. d.	£ s. d.
1848:			
Jan. 10	Balance in Bank at date of last Audit	. . .	1,060 10 11
Jan. 1	Lodgments for Notes, per Secretary	700 8 4	
	Ditto ditto, direct	53 6 8	753 15 0
to			
	Lodgments for Debentures, per Secretary . . .	10 15 0	
Dec. 31	Ditto ditto, direct	1 17 0	12 12 0
April 5	Dividend on Stock	65 0 0	
Oct. 12	Ditto ditto	65 0 0	130 0 0
June 14	Re-lodgments for Costs, &c., *re* Rathvilly Loan Fund .	. . .	61 12 5
July 24	Lodgments on account of New Ross Charitable Loan Fund	183 8 10	
„ 25	Ditto ditto ditto . .	86 13 4	
Dec. 2	Ditto ditto ditto . .	7 17 6	276 19 8
			2,295 10 0
	Deduct lodgment on account of Note Issue of 1848, included in balance	. . .	2 1 8
			2,293 8 4
1849:	Drafts, as per Minutes and Counterfoils . . .	. . .	1,703 9 0
Jan. 18	Balance in Bank at this date	. . .	589 19 4

PARTICULARS OF DRAFTS.

	£ s. d.
Salaries	702 0 0
Printing	95 17 9
Carriage of Note Parcels, Special Inspections, petty Expenses, and Inspector's Postage	74 15 10
Solicitor	22 3 5
Payment of Rathvilly Depositors	700 0 0
Ditto New Ross Charitable Receiver	11 12 0
Advance of Knock Loan Fund assets to Aghada Loan Fund	97 0 0
£	1,703 9 0

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APPENDIX (C).

Appendix C.

A List of the Members of the Loan Fund Board, with the Dates of their respective Appointments, and the Number of Attendances of each Member at the sittings of the Board, for the Year ending 31st December, 1848.

A List of the Members of the Loan Fund Board, with the Dates of their respective Appointments, and the Number of Attendances of each Member at the sittings of the Board, for the Year ending 31st December, 1848.

N.B.—The Board held 23 sittings during the year 1848.

Members' Names.	Dates of Appointment.	Number of Attendances.
The Right Honourable the Earl of Fingall	2 Jan. 1837	–
The Right Honourable the Lord Cloncurry	—	1
Fitzstephen French, Esq., M.P.	—	–
George Alexander Hamilton, Esq., M.P.	—	1
The Honourable Thomas Vesey, M.P.	—	–
James Power, Esq.	—	–
Christopher Fitzsimon, Esq., D.L.	—	1
Edward Joshua Cooper, Esq.	—	3
James John Bagot, Esq., N.L.	—	18
Sir Matthew Barrington, Bart.	—	–
Thomas Hutton, Esq.	—	3
Sir Thomas M'Kenny, Bart., D.L.	—	2
James O'Ferrall, Esq.	—	–
John D'Alton, Esq.	—	–
William Hodges, Esq.	25 Oct. 1837	–
The Right Honourable Thomas Francis Kennedy	19 Sept. 1838	–
The Reverend Thomas Hincks	10 Feb. 1841	–
John Lentaigne, Esq.	—	14
George Roe, Esq., D.L.	—	1
The Right Honourable the Earl of Clancarty	14 Jan. 1842	4
The Right Honourable the Earl of Courtown	—	–
The Right Honourable the Earl of Erne	—	–
The Right Honourable the Earl of Clare	—	–
The Right Honourable the Earl of Kenmare	—	–
The Right Honourable the Lord Downes	—	–
The Viscount Boyle	—	–
Sir Robert A. Ferguson, Bart., M.P.	—	1
The Honourable and Very Reverend Robert Maude, Dean of Clogher	—	1
James William Lennox Naper, Esq., V.L.	14 Jan. 1842	–
The Right Honourable William Fownes Tighe	—	–
Captain Robert Owen	20 Jan. 1842	2
John Barlow, Esq.	9 Jan. 1843	9
Arthur Burgh Crofton, Esq.	—	17
John Ennis, Esq., N.L.	—	–
John N. V. Vernon, Esq.	—	–
The Very Reverend Charles Vignoles, D.D., Dean of Ossory	—	2
John Brenan, Esq.	24 Jan. 1845	–
George H. Lindsay, Esq.	13 Jan. 1846	20
Thomas Crosthwaite, Esq.	—	–
Walter Sweetman, Esq.	20 Jan. 1846	4
The Very Reverend Hugh Ussher Tighe, D.D.	18 Feb. 1846	9
The Very Reverend H. Newland, D.D., Dean of Ferns	30 June, 1846	–
Counsel, Henry Hutton, Esq., 18, Gardiner's-place	2 Jan. 1837	
Secretary, Charles A. J. Piesse, Esq., Dublin Castle	16 Dec. 1840	

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